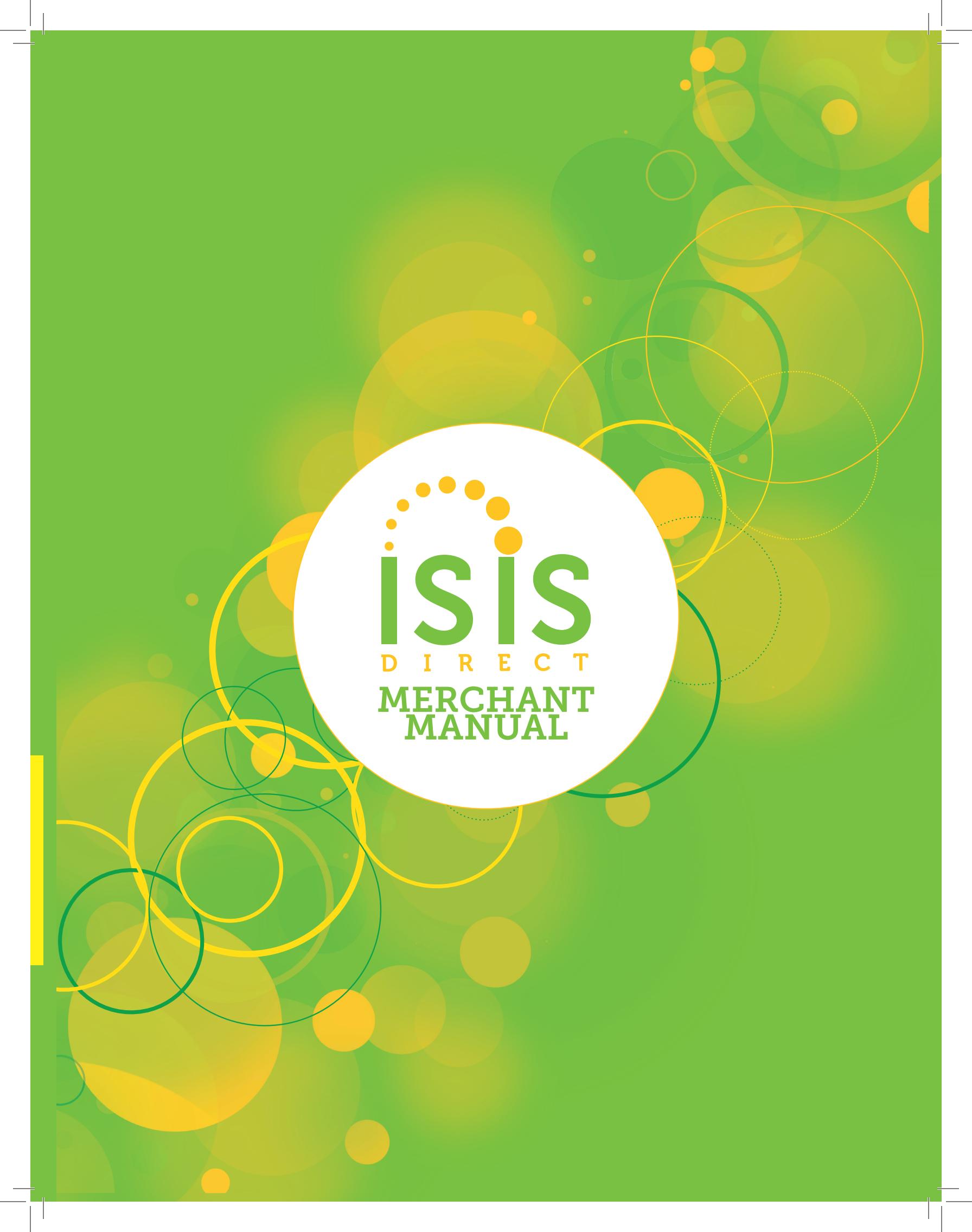




FOR MORE INFORMATION PLEASE VISIT OUR WEBSITE:
WWW.ISIS-360.COM OR CALL 800-567-8201



The background features a dynamic, abstract pattern of overlapping circles in various sizes and colors, primarily green, yellow, and orange, creating a sense of motion and depth.

isis
DIRECT
**MERCHANT
MANUAL**

About ISIS Direct

As our name implies, we are a direct provider of quality merchant services. But *ISIS Direct* is also a full-service, one-stop source for all your payment processing requirements: debit card processing, check services, gift cards, along with the latest in processing equipment and much more.

ISIS Direct is a sales entity for Certified Payment Processing (CPP). Headquartered in Dallas, Texas, CPP has nearly 20 years of experience in the industry, more than 40,000 merchant clients and \$3 billion in revenue. We maintain our own processing facilities, assuring our merchants don't pay third-party mark-ups of rates and fees. Our in-house, friendly and dependable, multi-lingual customer service team is available 24 hours a day, 7 days a week (even holidays) to answer your questions or help solve any problems.

Enclosed is a Merchant Questionnaire and Processor Comparison sheet which our highly trained Account Consultant will use to determine your specific business needs, then find personalized, customized solutions. This will allow you to keep more of your profits while providing your customers with the most convenient and popular payment methods.



BASIC BUSINESS PRINCIPLE

THERE ARE ONLY A FEW WAYS YOU CAN INCREASE YOUR BUSINESS REVENUE:



RAISE YOUR AVERAGE TICKET



INCREASE YOUR CUSTOMER BASE



IMPROVE CUSTOMER LOYALTY



LOWER YOUR EXPENSES AND LIABILITIES



ELIMINATE THE LOSS OF TIME AND MONEY



isis
D I R E C T

MERCHANT QUESTIONNAIRE

Business Name _____

Owner's Name _____

How long have you owned the business? _____

How did you get started? _____

How do you market/advertise your business? _____

Are you offering gift certificates or gift cards? _____

How do you process check card transactions? _____

What's your current check acceptance policy? _____

Do you sell any products or services online? _____

Are you able to reconcile your merchant statement online? _____

A woman with long blonde hair, wearing a light blue dress, is smiling and holding several colorful shopping bags. She is also holding a white gift card in her right hand. The background is blurred, suggesting a shopping mall or store interior.

*"GIFT CARDS INTRODUCE
ME TO NEW BUSINESSES
AND I USUALLY SPEND
MORE THAN WHAT'S ON
THE CARD."*

SERVICES

Gift Cards

- Positive Revenue Stream
- Low Cost "Word of Mouth" Marketing
- Loyalty/Repeat Business

Debit Card Processing

- More convenient than accepting checks
- Increase speed at the point of sale
- Bad checks, credit card chargebacks, and counterfeit worries are eliminated



Secur-Chex®

- Less expensive than processing a credit card
- Fast and efficient, saving time for business
- Funds guaranteed and deposited electronically

Credit Card Processing

- Accommodate your customers who want the flexibility to pay with credit cards
- Reach new customers by providing this popular payment option
- Take all major cards (Visa, MasterCard, American Express, Discover)

GIFT CARDS

BIG VALUE, SMALL INVESTMENT

Studies have shown that people like giving and receiving gift cards. Eight out of ten people said they include gift cards in their giving. (Source: National Retail Federation) And with recent Federal regulations, gift cards retain their value longer, making them more desirable for consumers to use and to give.

Offering gift cards is a wonderful convenience for customers, but it also provides a solid revenue stream. A customer pays for the card in advance, but redeems for products or services at a later time, so it's upfront money. Not all gift cards are redeemed and not all the face value of the card is used, so that's additional bottom-line profit. And studies have shown that people generally spend more than the face value of the card.

Many businesses assume that gift cards are only for the bigger, national retailers. But this

service can be implemented in any size and every kind of business with very little start-up costs and low monthly fees.

Features:

- Gift cards are personalized and can be reloaded and reused; first 25 cards are available at no cost; no minimum card order (on standard designs).
- Terminal setup and reprogramming available at no cost; no charge for reprogramming of existing gift cards
- Includes a comprehensive Starter Kit for easy implementation
- Free online reporting for monthly statement and transaction history and online access to card balance

Gift cards offer you a true "no-lose" proposition as well as a valued service for your customers.



FirstAdvantageTM

The First Choice for Gift & Loyalty

Increase
Customer
Base



DEBIT CARD PROCESSING

POPULAR, FAST, CONVENIENT AND SECURE

The use of debit cards is growing at an astonishing rate every year. Currently, debit card transactions make up more than half of consumer purchases and it's reported that nearly one third of consumers prefer using debit cards for everyday purchases over any other form of payment.

Customers like the convenience of not carrying cash and the peace of mind knowing they are not incurring debt. They also appreciate that debit transactions are faster than writing a check, with no signature required. Consumers benefit from the security of the debit card transaction, and they enjoy the added convenience of optional cash back.

Benefits of PIN-based debit:

- Debit transactions are less expensive to process than credit card transactions,

allowing you to keep more of your profits.

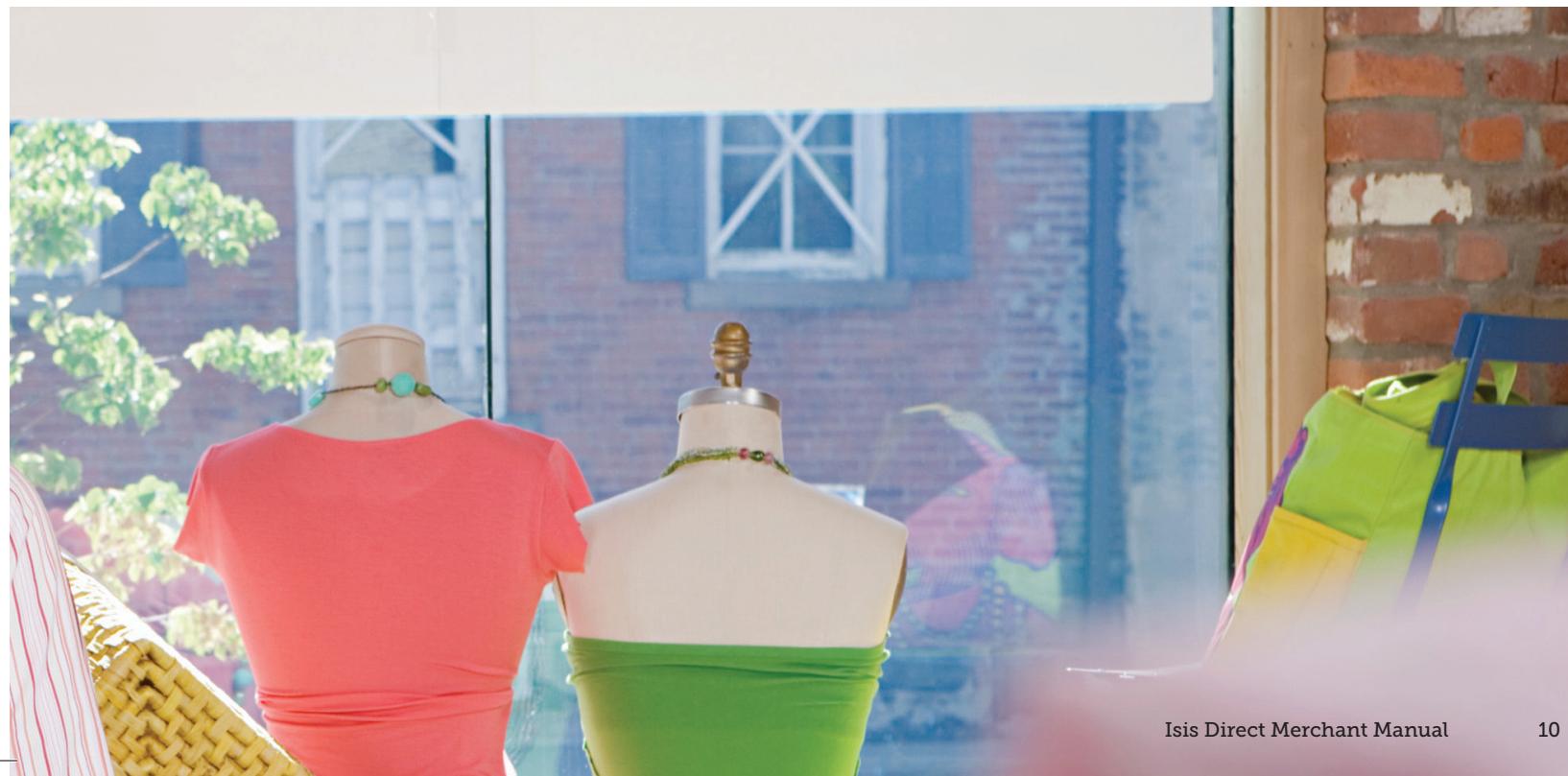
- Funds are pulled in "real-time," reducing your potential for fraudulent transactions.
- PIN-based transactions, with improved encryption techniques and standards, allow greater security for customers personal data.
- Customer service is enhanced by offering "cash back" at the point of sale.
- Bad checks, credit card chargebacks, and counterfeit worries are eliminated.

*ISIS Direct can process
your debit card transactions
quickly and easily through
our direct connection to
regional and national debit
card processing networks.*

Increase
Average
Ticket



Lower
Expenses
and
Liability



SECUR-CHEX®

PROTECTING YOUR MONEY

Credit and debit cards are everywhere, and most consumer like the convenience of using them for purchases. However, some people still prefer writing checks. As a merchant, you want to accommodate your customers, but accepting checks can involve a high level of risk. You need a way to meet the needs of your customers, but also protects your business from fraud or non-sufficient funds.

Secur-Chex instantly verifies any negative information about a customer when you process their check, adding another layer of protection against fraud. It also guarantees payment to your account, even if a check is returned for non-sufficient funds.

The benefits of ISIS Direct Check Conversion:

- Get instant information from a database of millions of bad-check writers
- Less expensive than processing a credit card
- Fast and efficient, saving time for business
- Funds guaranteed and deposited electronically

Secur-Chex provide a secure environment for check transactions, protecting customer data and reducing business losses.



Increase Average Ticket



Lower Expenses and Liability



Eliminate loss of time and money



CREDIT CARD PROCESSING

YOUR CUSTOMERS' PREFERRED METHOD TO PAY

There's little doubt: more customers pay with 'plastic' than with cash, and that number continues to grow each year. It's a market you can't afford to ignore, especially if you want to grow your business. *ISIS Direct* can help get you set up to reach this lucrative market. We process all major credit cards: Visa, MasterCard, American Express and Discover. As a full-service provider, we offer you a complete line of additional products and services to help grow your business.

We provide:

- Multiple methods for accepting credit cards, including terminal swiped or keyed, wireless "on-the-go" terminals and PC-based systems

- Processing for multiple types of businesses, including retail establishments, tip-based service industry, e-commerce, mail order / telephone order merchants and more
- Compliance with the latest industry security standards, ensuring protection of data for both your business and your customers
- Exceptional, personal attention from our highly trained, multi-lingual customer service team, 24 hours a day, 7 days a week (even holidays)
- High-speed processing, reducing the amount of customer wait time

Taking credit cards opens your business to customers you might not reach otherwise and gives your current customers the option to pay with the most popular payment method.

Increase
Average
Ticket



Lower
Expenses
and
Liability



Eliminate
loss of time
and money



PROCESSOR COMPARISON

STANDARD SERVICES	ISIS DIRECT	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
SMART CARD CAPABLE	•	
CONTACTLESS CARD CAPABLE	•	

* Based on terminal compatibility & configuration

STANDARD SERVICES

Equipment Maintenance. We provide a lifetime warranty on our equipment. 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. As part of our contract, we provide free printer paper, ribbons and manual imprinter slips for the life of our agreement.

Superior Merchant Support. Merchants will benefit from an exceptional response time when assistance is needed. Our in-house, multi-lingual customer service is available 24 hours a day, 7 days a week (even holidays) to answer questions or help solve problems.

Customized Terminal Receipts. Our terminals have the option of printing customized/personalized information on the bottom of the customer receipt. It could be an explanation of your refund policy, a thank you to the customer or a special offer. (Example: 10% off your next purchase.)

PED/PCI Compliant. The payment card industry (PCI) has mandated a non-optional set of security standards to protect user information and data. We are committed to these standards and all of our products and services meet the industry requirements. (PED = PIN Entry Device.)

Receipt Truncation. In older machines, when a receipt printed out, the credit card's 16-digit number was also printed. Now, to prevent fraud, only the last four numbers appear and the others are truncated, replaced with Xs. (e.g., xxxx-xxxx-1234) Many state laws require this security measure.

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 of the credit card terminal.

Customer Service Inquiries. There's no need to wait on the phone for your customer service request. Just push a button on our merchant-friendly keypad and we will contact you.

Terminal Supply Orders. You can also use the terminal to request items such as paper, ribbons or imprinter slips.

Product Service Inquiries. If you'd like information about other useful products and services, use the keypad on your terminal and one of representatives will contact you.

PRODUCT COMPARISON



PRODUCT FEATURES	MERCHANT PRO 4500X SC	HYPERCOM T7P	HYPERCOM T7 PLUS	NURIT 2085	VERIFONE VX 510
MERCHANT FRIENDLY FUNCTIONS	•				
SMART CARD CAPABLE	•				
EXTENDED REPORTING FEATURES	•			•	•
SOFTWARE-BASED SYSTEM	•			•	•
INTERNAL PIN PAD	•				
CONTACTLESS CARD READY	•				
THERMAL PRINTER (15 LINES PER SECOND)	•		•	•	•
32-BIT PROCESSOR	•				
HIGH-SPEED READY	•				•
24MB OF MEMORY	•				•
INTEGRATED SECURITY FEATURES	•	•	•	•	•
SUPPLY ORDER FEATURE	•				
CUSTOMER SERVICE REQUEST	•				

EVERY PROBLEM SOLVED

INTRODUCING THE ALL-IN-ONE SYSTEM



AVAILABLE STARTING AT \$99.95²

Your customers want the most convenient and popular payment methods, whether it's check, credit card, EBT, debit or gift card. The All-in-One gives businesses a powerful, secure means to process a variety of payment transactions. Built on the MerchantPro, it adds an external PIN Pad, a secure check reader and the innovation of the VivoPay.

¹The check reader can be either Magtek or RDM 6014

²Choose either a Magtek, RDM 6014 or VivoPay 4000

DYNAMIC AND INNOVATIVE

PROVIDING RELIABILITY FOR YOU AND YOUR CUSTOMERS

MerchantPro 4500X SC

The MerchantPro gives businesses a powerful, secure and expandable platform to process a variety of transactions, including credit and debit cards, as well as EBT, smart cards and gift cards.



The Blade

A powerful wireless processing solution for businesses where mobility is crucial. Compact, but made to withstand the rigors of everyday use. The Blade allows for portability and function.

MerchantPro 4500X SC

State-of-the-art processing that securely handles a variety of transactions, including credit and debit cards, as well as EBT, smart cards and gift cards. Merchant-friendly unit allows up to 20 separate users and can be expanded with a secondary PIN pad, check reader or check imager.

Blade

A powerful wireless processing solution for businesses where mobility is crucial. Allows for up to 8 users. Compliant with the most recent security requirements of the industry. Compact, but made to withstand the rigors of everyday use.

MERCHANT PRO 4500X SC

LEASE PRICE: \$69.95



ALL-IN-ONE FUNCTIONALITY

The MerchantPro 4500X SC offers a state-of-the-art processing solution that easily and securely handles a variety of transactions, including credit and debit cards, as well as EBT, smart cards and gift cards. The merchant-friendly unit can be expanded with an external PIN pad, check reader or check imager. Moreover, because it's software-based, it can be quickly and easily upgraded. Receipts can be customized to display coupons, special offers, return policy, etc.

Other features include:

- Multi-merchant capability, allowing up to 20 separate accounts
- Lightweight and compact, taking up less counter space than other payment terminals
- Terminal-based requests for customer service, free supplies and product information
- High-speed connectivity for faster processing times; also works with dial-up connections

- Compatibility with Secur-Chex® check guarantee service and FirstAdvantage™ gift cards
- Lifetime maintenance program

The MerchantPro gives businesses a powerful, secure and expandable platform to process transactions.

Credit/
Debit Ready

Extended
Reporting
Features

Merchant
Friendly
Functions

Software
Based
System



THE BLADE

LEASE PRICE: \$99.95*



THE POWER OF PORTABILITY

With the increased popularity of wireless computing, PDAs and smart phones, our lives today are mobile. And that is often true of business as well. These digital devices certainly expand the area of business beyond the walls of a building. The Blade provides a powerful solution for businesses where mobility is crucial to success.

This portable workhorse offers reliable, high-speed wireless data transmission, and has the capability to process all types of magnetic stripe cards and chip-based card. In the event a

wireless network is unavailable, there's a dial-up modem backup. Of course, it's PCI DSS compliant (triple encryption) with the most recent security requirements of the industry, as well as those of global communications standards. The Blade is compact, but made to withstand the rigors of everyday use.

Other features include:

- Long battery life, with a powerful internal processor
- Multi-merchant capabilities for up to 8 accounts

- Signature-based verification, greatly reducing the chances of chargebacks
- Durable internal PIN pad, as well as an LED color touch display
- The ability to perform as a stationary unit, using an optional docking station

As a merchant, the Blade means you can go where your customers are.

Credit/
Debit Ready

Smart Card
Capable

Software
Based
System



Isis Direct Merchant Manual

*To be available at the lease price of \$99.95 the Blade must include printer and docking station.

MAGTEK

LEASE PRICE: \$39.95



SMALL AND POWERFUL

It's a fact of business: some customers prefer to pay by check. And of course, you want to make your customer happy, but you also need to protect your business from fraud. The Magtek could be your answer.

Though compact and requiring little counter space, it's a durable, efficient machine that will provide years of service, even in the most demanding environments. Magtek offers many features designed for ease of use, as well as reducing the potential for human error (accuracy rate near 100%). This unit

provides a stable, dependable platform with highly accurate check-reading functionality.

Features:

- Solid construction, designed for operation in a wide range of conditions, including heat, cold or high humidity
- Easy drop-and-push feed movement, reducing possibility of human error at point of sale
- Horseshoe design that allows for easy reading of magnetic ink characters on checks including E13-B and CMC-7 fonts

- Compatibility with Secur-Chex® services, including check conversion and check guarantee; accepts check transactions up to \$1,500

Magtek offers many features designed for ease of use, as well as reducing the potential for human error.

Check Services



RDM 6014

LEASE PRICE: \$39.95



ACCEPT CHECKS WITH CONFIDENCE

As a business, you want to accommodate your customers, but accepting checks can involve risk. The RDM 6014 check imager provides increased security and a reduced chance of taking bad checks. It improves service and means less wait-time for your customers who prefer to pay by check. The unit is durable and compact, taking up very little counter space. Electronic check conversion takes place quickly and accurately, with visual confirmation as well as appropriate text printed on check (e.g., void, canceled).

The RDM check imager simplifies the payment process and increases the efficiency for any merchant who wants the flexibility of accepting check payments.

Features:

- Accurate imaging through optical- and magnetic-based data recognition
- Compatible with Secur-Chex® check conversion and check guarantee; accepts check transactions up to \$7,500; works best for customers with check transactions greater than \$1,500

- Full alphanumeric font recognition for bill payment applications (optional)
- Reduces paper workflow, simplifying the payment process, while increasing efficiency

The RDM check imager improves service for those customers who prefer to pay by check. It simplifies the payment process and increases the efficiency.

Check Services



PINPAD 1300

LEASE PRICE: \$29.95



ADDED PROTECTION FOR IMPORTANT DATA

Identity theft and card fraud are on the rise, so security is more important than ever. Payment and personal data must be protected by the toughest standards, ensuring the safety of all transactions.

Unfortunately, many older PIN entry devices fall short of the latest security standards required by the payment card industry. But the PinPad 1300 provides a secure, PCI compliant and cost-efficient solution, adding an extra layer of fraud protection to payment processing.

Features:

- Plug-and-play functionality integrates easily into any payment processing system
- Splash-resistant, durable construction
- User-friendly keypad, with an easy-to-read display and color-coded function buttons
- Certified for Triple DES (industry required) security
- Lightweight, ergonomic design fits easily in a customer's hands

- Screen-addressable function keys provide increased control for users during POS transactions

The PinPad 1300 doesn't cost much, but provides priceless peace of mind for businesses and customers in the battle against data and identity theft.

Credit/
Debit Ready



VIVOPAY 4000

LEASE PRICE: \$39.95



THE "WAVE" OF THE FUTURE

"Contactless" cards, also called "tap-and-go," allow customers to pay quickly by waving their card or key fob over a terminal, without swiping through a conventional card reader. This is the latest technology, and it's perfect for on-the-go businesses such as to-go restaurants, convenience stores, car rentals, ticket booths, and any other instances when speed is crucial.

The VivoPay 4000 has a sophisticated design that takes up very little counter space, but allows customers to move through the payment process quickly and efficiently.

Features:

- Fully secure transactions for nearly any type of contactless card; supports contactless technology from major providers, such as Visa, MasterCard Paypass™, and Expresspay™ from American Express
- Plug and play, with easy integration into your payment system
- LED and sound to provide visual and audible cues for transactions

- Triple DES encryption (PCI Compliant) for protection of consumer and merchant data

The VivoPay 4000 shows the "cutting-edge" side of your business and gives your demanding, tech-savvy customers yet another way to make secure purchases.

Credit/
Debit Ready

Extended
Reporting
Features

Smart Card
Capable



PRODUCT COMBINATIONS

Combination 1



\$99.95

60 MONTHS

- MERCHANTPRO 4500X SC
- PINPAD 1300
- MAGTEK
- RDM 6014
- VIVOPAY 4000

*Choose between only one check reader or contactless reader

Combination 2



\$89.95

60 MONTHS

- MERCHANTPRO 4500X SC
- MAGTEK
- RDM 6014
- VIVOPAY 4000

*Choose between only one check reader or contactless reader

Combination 3



\$79.95

60 MONTHS

- MERCHANTPRO 4500X
- PINPAD 1300
- MAGTEK
- RDM 6014
- VIVOPAY 4000

*Choose between only one check reader or contactless reader

Combination 4

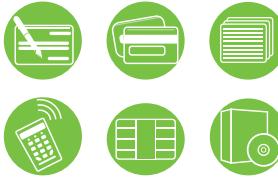


\$74.95

60 MONTHS

- MERCHANTPRO 4500X
- MAGTEK
- RDM 6014
- VIVOPAY 4000

*Choose between only one check reader or contactless reader

Combination 5		MerchantPro 4500X SC	\$69.95 60 MONTHS		
Combination 6		MerchantPro 4500X	\$69.95 60 MONTHS		
Combination 7		MerchantPro 4000	\$64.95 60 MONTHS		
Combination 8		The Orion External Pin Pad 1000se*	\$99.95 60 MONTHS		<small>*Not pictured</small>
Combination 9		The Orion	\$89.95 60 MONTHS		
Combination 10		The Blade with printer and docking station*	\$99.95 60 MONTHS		<small>*Not Pictured</small>
Combination 11		RDM 6014	\$39.95 60 MONTHS		
Combination 12		Magtek	\$39.95 60 MONTHS		
Combination 13		VIVOpay 4000	\$39.95 60 MONTHS		
Combination 14		External PinPad 1300 External PinPad 1000se* External PinPad S9*	\$29.95 60 MONTHS		<small>*Not pictured</small>
Combination 15		PC Charge Pro with Card Swiper*, External PIN Pad* and External Receipt Printer*	\$99.95 60 MONTHS		<small>*Not Pictured</small>
Combination 16		Tranax 1700	\$150.00 60 MONTHS		

ADDITIONAL PRODUCTS & SERVICES

FirstView®

- View merchant account reports online 24/7/365
- Information available anywhere via Internet access
- No software to download or purchase

I-Store

- Payment gateway utilizes latest security standards required by the payment processing industry
- Minimal ongoing operational costs
- Business visibility outside a localized geographical area



Cash Advance

- Sidestep bank bureaucracy and commercial loan process
- Freedom to spend the money how you see fit
- Easy, convenient way to get the money you need into your business when you need it

Speciality Processing

- Additional ways to enhance your business and increase revenue
- Improve customer payment options and satisfaction
- Range of innovative services include: ATM processing, smart phone processing, virtual terminals, contactless card payment processing and more

TRANAX 1700

LEASE PRICE: \$150.00



THE CASH ADVANTAGE

No matter how popular credit or debit cards become, many people still like the feel and convenience of cash. You can meet the needs of these customers by offering a quick source of cash at your business with an onsite ATM.

This means customers won't need to leave your business to get cash, risking the possibility they don't return. And it means they can spend the cash inside your business, which is more revenue for you.

Consider the advantages of an ATM from **ISIS Direct**:

- Networks such as Plus, Pulse or Star typically charge as much as eighty-five cents per transaction, but we do not add any surcharge.
- Encrypted PIN-based transactions create an extra layer of transactional security, data integrity, and safety from fraudulent charges.

- Businesses can expect to see increased sales of such items as food, liquor, lottery tickets, gambling, entertainment or money orders, as well as impulse purchases.

Regardless of your type of business—retail, restaurant, convenience store, hotel—an ATM is an ideal solution for your cash customers.

Credit
Card/Debit
Card Ready

Software
Based
System



PC CHARGE PRO

LEASE PRICE: \$99.95*



WINDOWS INTEGRATION

With PC Charge Pro, your personal computer is turned into a powerful payment processing solution. The Windows-based software will be familiar to most computer users, therefore reducing training time. It is easy to use and smoothly integrates with a wide range of other software. PC Charge Pro can be used directly out of the box, or as a comprehensive solution with an external PIN pad, card swiper and external receipt printer.

Features:

- Handles multiple types of transactions, including credit, debit, EBT and more; supports multiple users and cashiers, and multiple user accounts
- Compatible with receipt printers, PIN pads and magnetic stripe readers
- Complies with the latest payment industry security standards (PCI Compliance)
- Approves transactions instantly

- Robust reporting functions to make business management and account reconciliation easier; supports customer database, recurring billing and consolidated settlement

PC Charge Pro is perfect for businesses that want maximum capability with minimum hassle.

Extended Reporting Features

Software Based System



*To be available at the lease price of \$99.95 the PC Charge Pro must include card swiper, external PIN Pad and external receipt printer.

FIRSTVIEW®

SECURE AND ACCESSIBLE ONLINE REPORTING

Sometimes there's a need to view your merchant account reports outside the office. FirstView provides a secure, fast and convenient way to access processing data anytime, anywhere using an Internet connection. And FirstView's advanced encryption keeps sensitive merchant data safe.

Features:

- Build reports based on monthly, daily or even individual transactions
- Transaction, chargeback and retrieval reports
- View single or multiple locations on one report

- View merchant account reports online; no software to download or purchase
- All reporting functions available 24/7/365

FirstView gives a new level of simplicity, security and convenience in managing merchant data.



Eliminate
loss of time
and money



Lower
Expenses
and
Liability



I-STORE SELLING ONLINE

E-commerce capability is becoming a necessity in the 21st century. Customers like the convenience of shopping online; businesses enjoy the potential of more revenue and the ability to conduct business 24/7 with minimal ongoing costs. But some businesses believe if they lack the technical resources and programming expertise, they can't sell on the Internet. Nothing could be further from the truth, thanks to the *ISIS Direct I-Store*.

I-Store is versatile and can be customized for your business. All the capability you need to sell online: a unique web address, an attractive website, a secure e-commerce shopping cart and the ability to upload your product images, descriptions and prices—with no programming experience needed.

Available features include:

- An assortment of attractive website templates, providing a distinctive, customized design
- Buy-Me button for quick purchase capabilities; real-time payment gateway
- Secure transactions, including state-of-the-art, industry compliant data encryption at no additional charge
- Searchable Internet presence increases business visibility to customers outside a localized geographical area

With a variety of personalized options, I-Store can bring secure, convenient e-commerce to any business, at a reasonable price.

Increase Customer Base

Increase Customer Loyalty

Eliminate loss of time and money



CASH ADVANCE

INVESTING IN YOUR BUSINESS

As a merchant, sometimes you have the opportunity to increase revenue and grow your business: open a new location, renovate, purchase additional inventory, upgrade equipment or do some marketing.

There's usually one necessary ingredient: working capital.

If quick access to cash is standing between you and a growth opportunity, explore the *ISIS Direct* Cash Advance service which allows businesses to turn future credit card sales into working capital. It's not a loan that requires a long application. It's an easy and convenient way to get the money you need into your business right when you need it.

- An available range of funding from \$2,500 to \$100,000, depending on your business
- Funds are in your account in as few as 10 days

*Fast access to capital without a mountain of paperwork.
Cash Advance is an investment in your future and in your potential for greater revenue.*

Advantages include:

- Sidestepping the bank bureaucracy, and the indecision that comes with the commercial loan process

Increase Customer Loyalty



Lower Expenses and Liability



SPECIALITY PROCESSING

INNOVATIVE PAYMENT OPTIONS

ATM Processing

If your business already has an ATM, we can reprogram to take over your processing. Networks such as Plus, Pulse or Star typically charge as much as eighty-five cents per transaction, but *ISIS Direct* does not add any surcharge. You set the usage fee—what you charge your customers for the privilege to use the machine—and that fee is revenue for your business.

Smart Card Processing

Smart Cards are pocket-sized cards with customer data embedded on a storage chip that holds more information than 100 traditional credit cards and essentially eliminates fraud and identity theft. It's estimated there are already more than 582 million Smart Cards in circulation.

Contactless Card Processing

"Contactless" cards, also called "tap-and-go," allow customers to pay quickly by waving their card or key fob over a terminal, without swiping through a conventional card reader. There are more than 27 million credit and debit contactless cards in circulation—on pace to reach 109 million by 2011. Contactless card purchases exceeded \$15 billion last year. This is the latest technology, and it's perfect for on-the-go businesses such as to-go restaurants, convenience stores, car rentals, ticket booths and any other instances when speed is crucial.

Mobile Processing

Use your smart phone to process payments quickly, securely and easily using our web-based, PCI Compliant app. A full-featured virtual terminal that allows you

the convenience of accepting credit cards anywhere.

Online Processing

If you already sell on the Internet, we can provide fast, convenient, secure and cost-efficient payment processing.



Eliminate loss of time and money

Increase Average Ticket

Increase Customer Loyalty

Lower Expenses and Liability



RECURRING BILLING

AUTOMATING PAYMENTS

Merchants often need the ability to automatically charge for products or services online on a regular basis, or over a fixed period of time. This is especially useful for businesses that have monthly membership fees, such as gyms and clubs. With *ISIS Direct's Recurring Billing*, that capability is available to merchants of all sizes, with virtually no programming experience required.

E-commerce transactions with the flexibility beyond a simple, one-time online payment.

Features:

- Easy setup of payments on regular intervals, taking place automatically on the specified date
- Daily or monthly billing, as well as customized intervals
- Payment customization that begins and ends transactions on fixed dates

Lower Expenses and Liability



Eliminate loss of time and money



A woman with dark curly hair, wearing a green collared shirt under a denim jacket, stands in a clothing store. She is holding a clipboard and a pen, looking towards the camera with a smile. In the background, there's a brick wall, a window showing pink flowers outside, and shelves filled with clothes. A yellow speech bubble is positioned above her head, containing a testimonial.

*"I HAD NO IDEA USING
GIFT CARDS COULD BE SO
HELPFUL TO MY BUSINESS.
I HAVE NEW CUSTOMERS
COMING IN MY STORE
EVERYDAY USING THEM."*

MERCHANT QUESTIONNAIRE

Business Name _____

Owner's Name _____

How long have you owned the business? _____

How did you get started? _____

How do you market/advertise your business? _____

Are you offering gift certificates or gift cards? _____

How do you process check card transactions? _____

What's your current check acceptance policy? _____

Do you sell any products or services online? _____

Are you able to reconcile your merchant statement online? _____

PROCESSOR COMPARISON

STANDARD SERVICES	ISIS DIRECT	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
SMART CARD CAPABLE	•	
CONTACTLESS CARD CAPABLE	•	

* Based on terminal compatibility & configuration

STANDARD SERVICES

Equipment Maintenance. We provide a lifetime warranty on our equipment. 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. As part of our contract, we provide free printer paper, ribbons and manual imprinter slips for the life of our agreement.

Superior Merchant Support. Merchants will benefit from an exceptional response time when assistance is needed. Our in-house, multi-lingual customer service is available 24 hours a day, 7 days a week (even holidays) to answer questions or help solve problems.

Customized Terminal Receipts. Our terminals have the option of printing customized/personalized information on the bottom of the customer receipt. It could be an explanation of your refund policy, a thank you to the customer or a special offer. (Example: 10% off your next purchase.)

PED/PCI Compliant. The payment card industry (PCI) has mandated a non-optional set of security standards to protect user information and data. We are committed to these standards and all of our products and services meet the industry requirements. (PED = PIN Entry Device.)

Receipt Truncation. In older machines, when a receipt printed out, the credit card's 16-digit number was also printed. Now, to prevent fraud, only the last four numbers appear and the others are truncated, replaced with Xs. (e.g., xxxx-xxxx-1234) Many state laws require this security measure.

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 of the credit card terminal.

Customer Service Inquiries. There's no need to wait on the phone for your customer service request. Just push a button on our merchant-friendly keypad and we will contact you.

Terminal Supply Orders. You can also use the terminal to request items such as paper, ribbons or imprinter slips.

Product Service Inquiries. If you'd like information about other useful products and services, use the keypad on your terminal and one of representatives will contact you.

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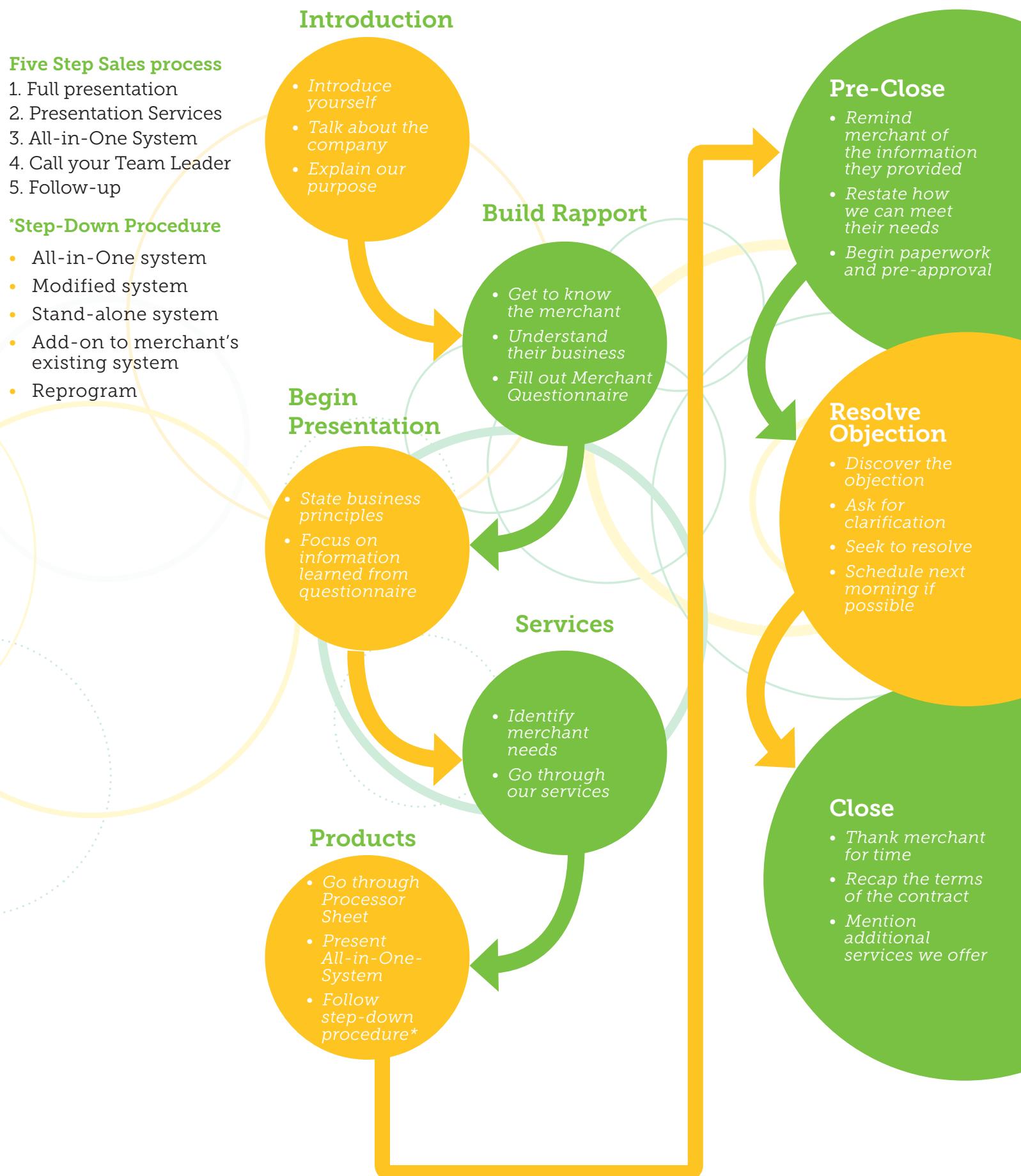
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PRES

SENTATION WORKFLOW



CONTACT NUMBERS

CORPORATE: 972-428-5200

CUSTOMER SERVICE: 800-567-8201

EXECUTIVE MANAGER _____

REGIONAL MANAGER _____

DISTRICT MANAGER _____

AREA MANAGER _____

NATIONAL SALES MANAGER _____

TEAM LEADER _____

RECRUITMENT LINE: 800-581-7303

OTHER _____