





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

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 Principles

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*



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? _____

Our services can help your business

Gift Cards

Big Value, Small Investment

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.



FirstAdvantage
The First Choice for Gift & Loyalty™

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

Debit Card Processing

Popular, Fast, Convenient and Secure

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.

Secur-Chex®

Protecting Your Money

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.

Credit Card Processing

Your Customers' Preferred Method to Pay

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
- Compliance with the latest industry security standards, ensuring protection of data for both your business and your customers

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



Let's do some math

Pin Based Debit Fee – Credit Transaction Fee = \$

\$ / Discount Rate = Debit Break Even

Example:

**Discount Rate
1.69% + \$0.20**

$$\$0.85 - \$0.20 = \$0.60$$

**Pin Based Fee
\$0.85**
(including network fees)

$$\$0.60 / 1.69\% = \$35.50$$

**\$35.50
Debit Break
Even Point**

\$35.50
pin based
debit is not
beneficial

\$35.50
pin based
debit is
beneficial



Gift Card

Retail Merchant=\$40 Average Ticket

- Cards = First 25 at no charge
- Value (Cards x AT) = \$1,000
- Redemption (125%) = \$187.50
- Breakage (20%) = \$200

Total Revenue = \$1,387.50

Expense

Annual Cost (\$12.95 x 12) \$155.40

ROI = \$232.10 or 23.21%

Isis Direct Product Solutions

Countertop



PRODUCT FEATURES	MERCHANT PRO 4500X SC	FD100	T7PLUS	VX570	NURIT 2085
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	•				

Wireless



PRODUCT FEATURES	MERCHANT PRO MOBILE	FD400	WAY MTT	VX670	NURIT 8020
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	•	•	•	•	•
CUSTOMER SERVICE REQUEST	•				



The All-In-One Available starting at **\$99.95**



Merchant Pro 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.

PinPad 1300

Add an extra layer of fraud protection to payment processing with this secure external PIN Pad. Inexpensive, but provides priceless peace of mind for businesses and customers in the battle against data and identity theft.

Magtek¹

Reduce the risks of accepting checks with one of our compact, durable check readers. Increases efficiency, reduces the chance of taking a bad check and protects your business from fraud.

VivoPay 4000

The Contactless Card Reader allows customers to pay quickly by waving their card or key fob over a terminal, without swiping through a conventional card reader.

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

Additional Products



MerchantPro® 4500X SC

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.

Features:

- Terminal-based requests for customer service, free supplies and product information

\$69.95



MerchantPro® Mobile

This powerful machine combines all the outstanding features of the MerchantPro 4500X CS into a mobile device.

Features:

- High-speed or dial-up connectivity; wireless connectivity through GPRS/GSM network
- Removable, extra long-life battery for extended use between charges

\$99.95



PC Charge Pro

With PC Charge Pro, your personal computer is turned into a powerful payment processing solution. It is easy to use and smoothly integrates with a wide range of other software.

Features:

- Handles multiple types of transactions, including credit, debit, EBT and more; supports multiple users and cashiers, and multiple user accounts

*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.

\$99.95



Tranax 1700

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.

Features:

- Networks such as Plus, Pulse or Star typically charge as much as eighty-five cents per transaction, but we do not add any surcharge.

\$150.00

Additional Services

I-Store *Selling Online*

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.

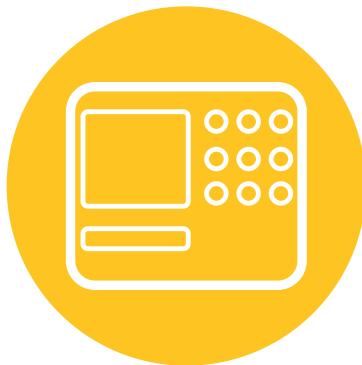


Available features include:

- An assortment of attractive website templates, providing a distinctive, customized design
- Buy-Me button for quick purchase capabilities; real-time payment gateway

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.



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.



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.

Frequently Asked Questions

Why do you need my Social Security Number?

Since the Patriot Act, we are required to have this information. This is also a means to make sure you are the owner of the business and have the ability to authorize the switch to us as your processor.

Why do you need a voided check?

We are not able to run transactions unless there's a place we can deposit your money. With the voided check, we know where your money will be deposited.

What is my start-up cost? Do I pay anything today?

We generally have a \$95 application fee. But if we can do the application right now, I can waive that fee, so there will be no start-up cost.

Can you leave the application?

Our company policy doesn't allow us to leave an unsigned application. We don't want any changes made without both of us being present. Once you sign the application, I can leave you copies for your review as it does take a few days to process.

Can you leave pricing so I can review?

The rates and fees I give you today will go on your application so you can be confident that this is not a "show rate" designed only to earn your business but it's your actual processing rate. This will be on the application, but we do not leave pricing because that could be misleading.

What to Expect

The Application

Your Account Consultant will send your completed paperwork to the corporate headquarters.

The Approval Process

At Corporate Headquarters, our Account Processing will review your application. You'll be contacted if there are any questions or if we need further information to properly set up your account.

Shipping and Deployment

Our System Deployment department tests your terminal before we ship it via overnight delivery. We will also send you starter supplies and a welcome kit.

Installation

Whether you purchased a terminal or not, a Certified Installer will call you to program your existing terminal or to train you and your staff on the features and functionality of your new terminal.

Customer Service

If you have any questions or concerns after installation please contact Customer Service at **1-888-453-4538**



Ask your Account Consultant about our best
pricing and services and also visit our website
www.isis-360.com