



Adding Secure Payments that Increase Revenue

***EMV /NFC Terminal FREE to use with a
Month-to-Month Agreement
and NO Cancellation Fee***





Placeholder Page

Personalize this page with
Pictures or Business cards



- 1.) Has anyone really explained what an EMV Card is and why your store needs it OR have you decided to assume the Liability?
- 2.) Has anyone explained what Apple Pay & Google Wallet are or how it can increase YOUR sales?
- 3.) Do you think your customers would like to know that THEIR card Data is SAFE at your store?
- 4.) What if you could.....
 - a) upgrade YOUR terminal for FREE
 - b) begin accepting Apple Pay/Google Wallet,
 - c) combine all credit cards onto one statement,
 - d) have a month-to-month agreement,
 - e) 24-hour deposits,
 - f) receive best-of-class service....

and SAVE money while you do it?

Sound too good to be true????

We can show you how in 15 minutes...



As a leader in the electronic payment industry, we use the highest quality and most reliable payment solutions available.

— we are committed to helping you enhance the business you're building.

Let us help you identify the benefits of specific payment services for your unique business.

Why Upgrade Today?

- *100 Million EMV Cards Issued in U.S. now
- *1.1 Billion by the end of 2015
- *13 Million Terminals need to be upgraded
....JUST LIKE YOURS
- * 70% of Credit Cards and 40% of Debit Cards
will be EMV/Chip Cards by 2015
- *Estimated Cost of EMV-terminal between
\$500 and \$2500
depending on terminal type and whether you
buy or lease...
- *19 Million Apple-Pay Ready Consumers by
end of 2015

We can help YOU be READY,
and we won't even charge you
for the upgrade...
HOW CAN THIS BE ??

Focus on REVENUES & *Forget about RATES*

AmeriBanc offers services that can impact a typical business from a few hundred to a few thousand dollars monthly.

**Increasing SALES makes you more INCOME & PROFITS than just saving you 10-15% in fees
We work **HARD** to do **BOTH**!**

Why **AmeriBanc** Today? National

You will receive a new State of the Art Terminal Placement ready to accept EMV and NFC Cards (Immediate Value \$500-\$2500)

You will save time by having ALL cards on 1 Statement.

You will receive YOUR Money FASTER. (next day deposits)

You will have control over your service. (Month-to-Month)

One-Time Application Fee of \$59 (98% approved in 24 hrs)



**one placement per location*

EMV???

Are you **SWIPING**
or **INSERTING** your
cards?



Why EMV is a GOOD IDEA for you?



- 1 - Virtually Fraud Proof
- 2 - V/MC/Disc/AMex are all changing in 2015*
- 3 - Avoid Liability of Data Breaches

Visa and MasterCard both assign a "Liability Shift" to merchants that accept fraudulent transactions if they do not have an EMV Terminal*

- 1 - Over 100 million issued already
- 2 - Expect Fees on Non-EMV to go UP
- 3 - Your Data is Protected TOO!
- 4 - it's not an IF, It's a WHEN....

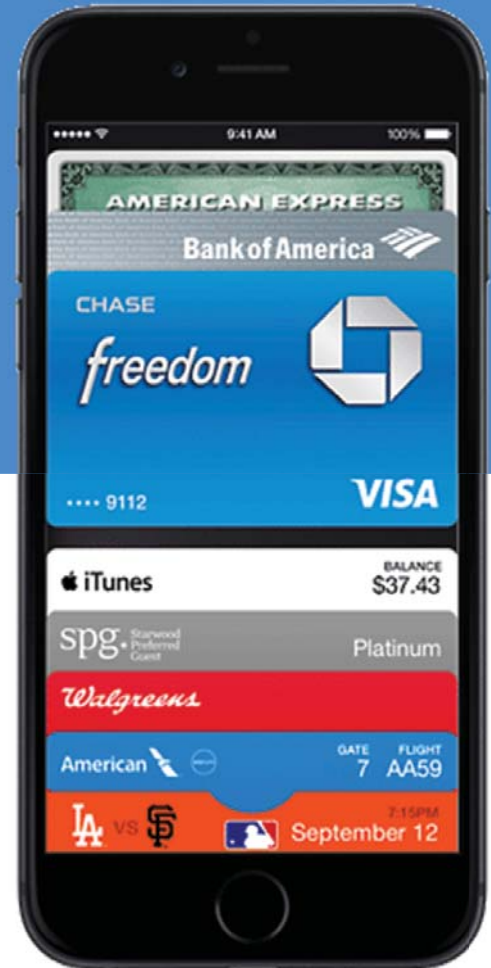
AmeriBanc National is offering new EMV Compliant Terminal Placement at No Cost to Earn Your Business TODAY and we will WORK to Keep you Happy



*Source Article can be found online at www.smartcardalliance.org/pages/publications-emv-faq

The NEW WAVE of Payments is HERE!

~ At Same Low Rates!



1. More Secure Payments

- Card Data is not stored
- You and Your Employees don't handle the cards

2. Faster Checkout Time

- Eliminate or Reduce Lines
- Customers Stay Happy and return MORE!



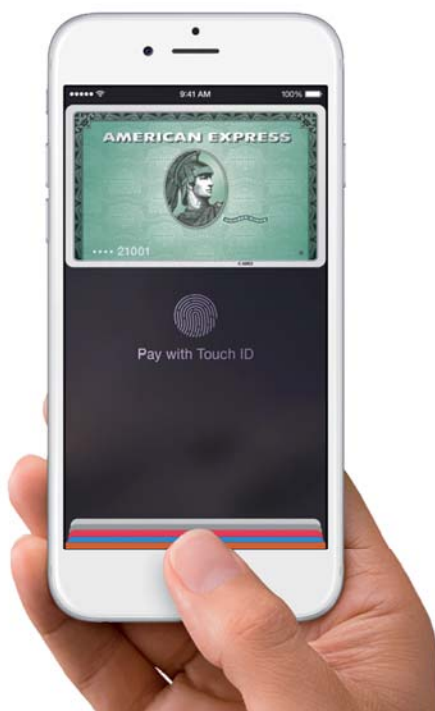
Apple Pay is Here - Are You Ready?
We can help you TODAY.

Simplify with The American Express Full Acceptance Program



Why Simplify this TODAY?

- Lower Retail & Restaurant AMEX Fees
- All Credit Card Types on ONE Statement!
- Now Amex will be deposited NEXT DAY also!
- One Customer Service # for Everything



*American Express also works with Apple Pay
and Google Wallet....(at the same price!)*

 **AmeriBanc**
National



The Federal Reserve **SLASHED DEBIT** costs

- Your costs should be lower **TOO!**
- 68% of Card Transactions are **DEBIT CARDS !**
- 55% of Sales **VOLUME** is **DEBIT CARDS !**
- Choose Signature **OR PIN** - **YOUR Choice!**

*Let's Review What **YOU** get Today:*

1. **Free EMV Upgrade**
2. **One Statement**
3. **Lower Costs**
4. **Monthly Agreement**
5. **Next Day Funds**
6. **More Security**
7. **More Choices**



AmeriBanc Marketing Program



A.M.P. up your business with
Groovv offers

Fantastic Sams
YOUR STYLE AWAITS™



*These businesses use Text-based Marketing

FAN Club
JOIN OUR V.I.P. CLUB AND
GET A FREE HAIR CUT!
Text: **PROMO**

Text: **PROMO**
To: **244326**

It's as SIMPLE as 1-2-3

1 Customers enroll for quick discount



2 You send out a promotion



3 Customer Revenues
AMP UP!



ONLY \$29.95 per month



*First 50 Cards Free

How to Use Merchant Cards ???

1. Traditional Gift Cards - (Network Marketing)
2. Refund Cards - (Customer Loyalty Marketing)
3. Marketing Cards - (Market to NEW customers)



How National Stores Market With Cards:

1.



Current Customers
Give to NEW
Customers

2.



Keep Current
Customers
Coming Back

3.



Hand Out
Incentives to NEW
Customers

ONLY \$19.95 per month

meriBanc
National

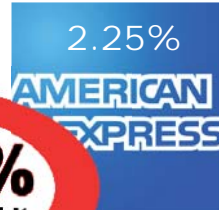
B



U



**Free
Terminal
Upgrade!**



**Lower Your Processing
Costs Today**

I

Groovv offers
Increase Repeat Sales



**Mobile
Payments**



**Gift, Refund and
Marketing Cards**

L



**Free
Wireless
Terminal!**

D



Auto-Deposit Checks!

Authorize.Net®
a CyberSource solution

Take Your Business Online!

On Deck
**Fast Cash
for Your
Business Needs!**

meriBanc
National

Can you see why these stores use these services to BUILD their Goals and Plans?



AmeriBanc National has a new "GREEN" option with Online Statements....(or you can choose mailed statements)





AUTOMATE Taking Checks!

They Automatically Deposit within 3 Days.

Funds are Guaranteed.

A Typical Business can automate 12-20 hrs/mo
Increase Revenues by 5% to 18%

Treat them just like Credit Card Customers!

- You swipe them just like Credit Cards
- They deposit within 3 days just like Credit Cards
- Low Fee Structure(1.29% & 0.19 Cents)*

*Monthly Fees and Minimums Apply - Please See Application Documents for details

These Stores Accept Checks:

WAL★MART

 **Walgreens**
The Pharmacy America Trusts

BARNES & NOBLE
BOOKSELLERS

Sears



Free Microlmager
Placement to use!

FAST access to CASH for your business!



WHAT THEY'RE SAYING >

"I highly recommend On Deck to business owners who are searching for financing - the process couldn't have been smoother"

- Scot Gaines

Gaines Motor Coach, Las Vegas, NV

On Deck offers a true Business Loan that will help build business credit.

Easy to PreQualify:

- ◆ 2 Years in Business
- ◆ \$2000 Avg Bank Balance
- ◆ 500 FICO Score Minimum
- ◆ \$8500 Total Monthly Revenue
- ◆ Bankruptcies over 4 years closed

	ON DECK	ADVANCE ME
LOAN AMT	\$10,000	\$10,000
TERM	6	6
PAYBACK AMT	\$11,700	\$13,800
DAYS PAID/WEEK	5 *FIXED	7

It makes the lending application process simple.
- BusinessWeek

On Deck Loans Typical Uses:



Business Equipment



Inventory Loan



Business Expansion



Temporary Cash Flow



- * \$5000 to \$150,000 Loan programs
- * Approval decisions as fast as 1 day
- * Funding as fast as 2 days
- * Half the cost of "Cash Advances"



On Deck featured nationally on MSNBC and:

BusinessWeek **The New York Times** **Inc.** **WSJ.** **USA TODAY** **TechCrunch**





Wireless Terminals for Wireless Businesses:

1. When you do business AWAY from your business
2. Real Time Approvals for Cards
3. Receive LOWER SWIPED Rates
4. Works where your cell phone works
5. Take all Debit And Credit Cards
6. 2 Convenient Wireless Options



*\$19.95 Wireless Fee + \$0.10
Full Terminal with Printing
Gift Card Compatible*

- * 1st Reader Free with Account !*
- * Can be used as Stand Alone !*
- * \$5 Add-On - \$10 Stand Alone !*
- * Can Add Extra Readers !*
- * App Download Reimbursed !*

AmeriBanc
National



ROAMpay



Turn your Cell Phone into a Mobile Credit Card Terminal !!!

Swiper is compatible with:

- Droid Incredible
- Droid
- Nexus One
- HTC Hero
- MyTouch 3G Slide
- iPad
- iPhone 4
- iPhone 3GS
- iPhone 3G
- iPod Touch
- BB Bold, Bold 2
- BB Curve 2
- BB Storm 2
- BB Torch
- BB Tour

****NEW**
SUPPORT FOR
BLACKBERRY!**

See all supported devices at:
<http://devices.roamdata.com>



- *Sales
- *Voids
- *Refunds
- *Auto-Batch
- *Reporting
- *Email Receipts
- *Store & Forward



- * Like adding another **FREE** Terminal !
- * **\$2.99** App Download Reimbursed !
- * Great for Trade Shows !
- * Great for Deliveries !
- * Can be used In-Store too !
- * Home-Based Businesses !
- * First Reader **FREE** with account !
- * **\$5** ea Monthly Gateway Service !
- * Additional Readers **ONLY \$19.95** !
- * Can use as Stand-Alone Terminal !

*** Reduced Monthly Fee Structure for Small Merchants as Stand Alone !**



Payment Jack

Winner of ETA's 2010
Technology Innovation Award



Cyber solutions

Electronic organization
through software
capabilities

Authorize.Net®
a CyberSource solution

PC Based Solutions

- Downloads to your PC
- Recurring Payment Processing
- Enter transactions
- Integrates to your online shopping cart
- Competitive discount rates



FIXED LOW MONTHLY FEES

AmeriBanc
National

CUSTOMIZE YOUR CARDS

IT'S AS EASY AS 1,2,3

- 1.) Pick Your Color
- 2.) Put YOUR information on it
- 3.) Start Your Merchant Card Program !!!



Pick Your Color!

Business Name
Your Address
Your Phone
A GIFT FOR YOU!

Metallic Red

Bright Gold

Emerald Green

Sapphire Blue

Bright Silver

A GIFT FOR YOU!

A GIFT FOR YOU!

A GIFT FOR YOU!

A GIFT FOR YOU!



First 50 Cards are INCLUDED FREE !!!



Racks, Stands & Stickers Included!

- 1.) Sell them as GIFT Cards
- 2.) Use them as REFUND Cards
- 3.) Use them to MARKET
- 4.) Collaborate with local Businesses
- 5.) BUILD YOUR BUSINESS!