



Adding Secure Payments that Increase Revenue

***EMV / NFC SYSTEMS FREE to use
with a Month-to-Month Agreement***



FREE TERMINALS



FREE TABLET BASED CASH REGISTERS





INSIDE COVER



Placeholder Page

**Personalize this page with Pictures or
Business cards**

**If you do not have anything you would like
to put here. Place the last page of the
presentation here. "Take Advantage of All
AmeriBanc has to Offer"**



PROFESSIONAL BUSINESS SERVICES THAT YOU CAN TAILOR TO YOUR BUSINESS

B

Boost Average Ticket Size

U

Uncover More Customers

I

Identify & Eliminate Time & Money Losses

L

Lower Expenses & Liabilities

D

Develop Customer Loyalty



YOU have the Freedom of Choice to tailor your own solution that fits your business best!

Why am I Here?

We want you to **CHOOSE** what is best for your business! We will give you a FREE Terminal or a FREE Tablet based Cash Register. You Decide what works best for you! We also give month to month agreements!

- 1.) Has anyone explained what an EMV Card is and why your store needs it OR have you decided to assume Liability?
- 2.) Has anyone explained what Apple Pay & Google Wallet are or how it can increase YOUR sales?
- 3.) Do you want to LOWER your COSTS & INCREASE your REVENUES?

HELPING YOU ANSWER THESE QUESTIONS IS OUR BUSINESS



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?

You will receive a new FREE System 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



EMV???

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



Why EMV is now required and a GOOD IDEA



- 1 - Virtually Fraud Proof
- 2 - V/MC/Disc/Amex changed the rules is 2015
- 3 - Avoid Liability of Data Breaches
- 4 - Lowers Risk & Cost!

Visa and MasterCard both assigned a "Liability Shift" to merchants that do not have an EMV Terminal for all charge backs & fraudulent transactions*

- 1 - Over 200 Million issued already
- 2 - Fees on Non-EMV Transactions have gone UP
- 3 - Your Data is Protected TOO!
- 4 - What is more important than your Business & Your Customers

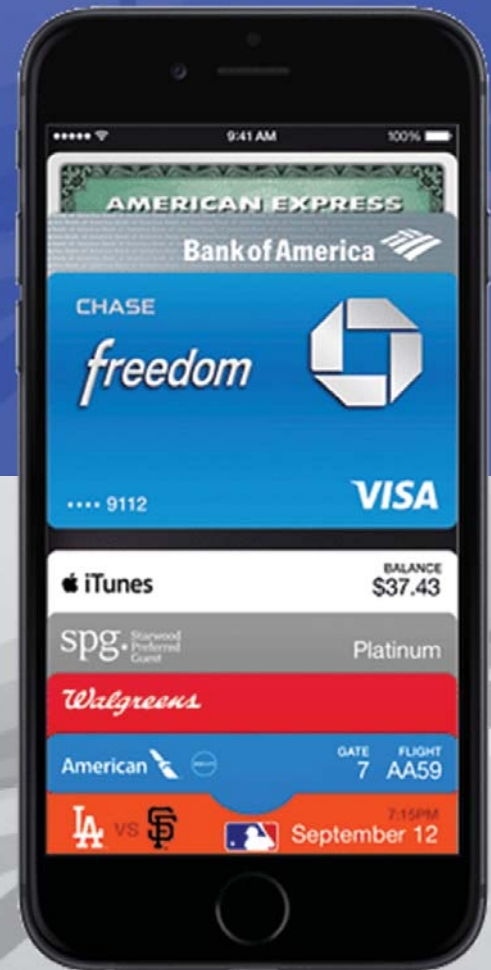
AmeriBanc National is offering new EMV Compliant System Placement at No Cost to Earn Your Business TODAY and we will WORK to Keep you Happy



*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!



INCLUDED!
AT NO ADDITIONAL
COST

1. More Secure Payments

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

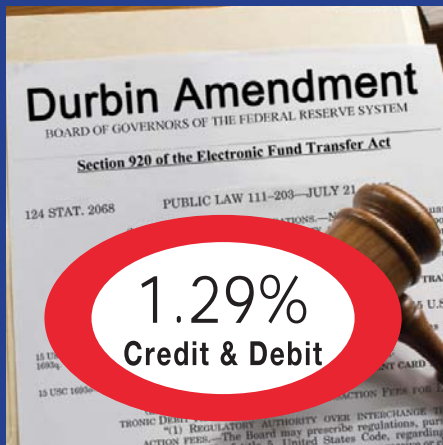
2. Faster Checkout Time

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

3. Accept all forms of Payments at no additional cost.



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



*Let us LOWER
YOUR Visa/MC/Disc Cost!*



*Let us LOWER
YOUR Amex Cost!*

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!
- Lowest American Express Cost ALSO!

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



MARKETING PROGRAM



AmeriBanc
National



INCLUDED!

**A.M.P. up your
Business**

With TEXT based Marketing

Powered by **Groovv** offers

Fantastic Sams
HAIR SALON

OLD NAVY

NAPA **AUTO PARTS**

SUBWAY

Maaco
PAINT & BODY REPAIR

These Businesses use Text-based Marketing



- * 80% of small businesses use social media.
- * 67% of adults use Facebook and 56% visit daily.
- * #1 reason fans hit 'like' on Facebook or join an email list is to receive discounts.
- * 97 million U.S. consumers will redeem coupons by cell phone next year!



1

Customer Sign-up



2

Send Offers



3

Redemption



4

Track Results



**IT'S AS
EASY AS
1-2-3-4!**

Only \$29.95 Per Month

PASSMARKET

BUILD CUSTOMER LOYALTY

INCLUDED!

w/Tablet Based Cash Registers

- Enroll your customers at Checkout
- Build Rewards Programs
- Send Loyalty, Birthday & Anniversary rewards
- Track Repeat Customers
- Use Geofencing to attract customers Nearby!

Social Media

Whether 'Liked' or 'Tweeted', social connections can expand your consumer base while providing useful and measurable content.

- ✓ 'Likable' deals and offers
- ✓ Sharable content with friends or followers
- ✓ Measure effectiveness of content
- ✓ Monitor responses and feedback

Menu & Ordering

Help your customers identify and purchase the products and services you offer. PassMarket is integrated with the market's best online menus and ordering systems, and is capable of working with virtually any 3rd party offering. Now supporting:

- ✓ Locu
- ✓ All Menus
- ✓ TakeOutTechnologies
- ✓ OLO
- ✓ Any 3rd-party offering

Order Ahead & Payment

The mobile payments landscape is evolving quickly, and your customers are moving from paying with their card to mobilized payments. PassMarket mobile storefront applications are fully integrated with the leading mobile payment solutions and wallet providers to allow customers to pay with their phone.

- ✓ Apple Pay
- ✓ Google Wallet

Coupon Publisher

Everyone loves a deal, and providing the right offer is the key to success. Whether offering ice cream discounts on the hottest of days, or BOGOs to ignite sales, coupon campaigns can fit your market.

- ✓ National, regional, and store-specific offers
- ✓ One-time use versus multi-use offers
- ✓ Auto-expire by date offers
- ✓ Auto-renewing offers

FREE EQUIPMENT!



RECEIPT COUPONING



**RECEIPT
COUPONS**

INCLUDED!
w/Tablet Based Cash
Registers



**SMART TERMINALS DO SMART
COUPONING**

- Custom receipt Marketing and logo's.
- Allows customer enrollment even after they leave.
- Increased both repeat customer's and customer loyalty.

**FREE
EQUIPMENT!**



- Simple receipt templates, add your logo to your receipt
- STOP wasting money on advertising that is not working

Thank You!
Please Come again!

**TEXT the word KAHUNA
to 244326 for special offers**

Thank You!
Please Come again!

Tuesday Special
**Come in Tuesday for 10% off your total
bill when you bring this receipt in.**

Thank You!
Please Come again!

**Please return with this receipt within 30
days of purchase to receive \$5 off of your
next purchase.**

Integrate with text based marketing
and get customers to sign up

Select a Simple Percentage off for a
customer to receive with their receipt

Select a simple Dollar amount
off for next visit with

B



**FREE
EQUIPMENT!**

U



2.25%
**AMERICAN
EXPRESS**

1.29%
Credit & Debit

**Lower Your Processing
Costs Today**

**Free
Terminal
Upgrade!**



**Mobile
Payments**

I

**Increase Repeat Sales with
TEXT based Marketing**
Powered by **Groovv** offers



**Gift, Refund and
Marketing Cards**

L



**Free
Wireless
Terminal!**

D



Auto-Deposit Checks!

Groovv
online payments
Take Your Business Online!

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

AmeriBanc
National

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

FREE!



Text Mktg & Merchant Cards

FREE!



Pass Market & Couponing

FREE!



Pass Market & Couponing

What Plan Works Best For You?



Look for this icon at checkout



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



Groovv POS Flex



9.6" Samsung touchscreen

Detachable devices provide additional mobility

EMV/NFC payment device

Stand folds to 9.6" w x 13.75" l x 4" d to be carried anywhere

Add-ons:



Scanner



Cash drawer



Printer

FREE PLACEMENT

With added **PASSMARKET & Receipt Couponing**

\$69.00
Monthly
GROOVV
POS fee

Accept All Payment Types

Accept EMV chip cards, magstripe cards, and NFC payments like Samsung Pay, Apple Pay and other digital wallets.

Inventory Management

Organize your inventory with three hierarchy levels and modifiers, track sales to know what's selling, and get alerts when items run low.

Powerful Back Office

Manage single and multiple locations, track employee time, view sales history, discover sales trends and identify the most profitable products.

Integrated Marketing

Set up customer loyalty programs, send out special offers, and utilize geolocation and beacon-based push notifications when customers are near.

Tipping, Split Billing & Tax Settings

Manage tax settings, as well as requests for split tickets and tipping – crucial for restaurants and service-related businesses.

Select Add-Ons to Complete Your Solution

You can email receipts or add a WiFi-enabled receipt printer-cash drawer combo. You can also add a barcode scanner and sturdy kitchen printer.

Get Started with Tailored Setup & Support

Groovv's support team is here to ensure your success. We'll set up your inventory and provide ongoing support to make sure you get the most from your solution.

Groovv POS All-In-One



FREE PLACEMENT
With added PASSMARKET & Receipt Couponing

\$79.00
Monthly
GROOVV
POS fee

Accept All Payment Types

Accept EMV chip cards, magstripe cards, and NFC payments like Apple Pay, Samsung Pay and other digital wallets.

Inventory Management

Organize your inventory with three hierarchy levels and modifiers, track sales to know what's selling, and get alerts when items run low.

Powerful Back Office

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Manage tax settings, as well as requests for split tickets and tipping – crucial for restaurants and service-related businesses.

Select Add-Ons to Complete Your Solution

Restaurants can fire orders to a sturdy kitchen printer, and retailers can add a hand held barcode scanner to assist with check-out.

Get Started with Tailored Setup & Support

Groovv's support team is here to ensure your success. We'll set up your inventory and provide ongoing support to make sure you get the most from your solution.

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





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!



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 !*

meriBanc
National





meriBank
National



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



1.29%
Credit & Debit

- * 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

Groovv online payments

Expand your payment capabilities
and grow your business.

Groovv Online Payments includes a suite of secure, cloud-based solutions that enable you to accept and manage customer payments when an actual payment card is not present —all for one low monthly fee.

Your Secure, Comprehensive Solution for “Card Not Present” Payments



Virtual Terminal

Authorize, process and manage mail or phone credit card payments from any computer.



Recurring Billing

Bill customers, charge cards and process payments securely on a scheduled, automatic basis.



Hosted Pay Page

Sell your products online quickly and securely through a hosted pay page.



eCommerce

Accept payments online from your business' website shopping cart.

Groovv Online Payments solutions enable you to:

- **Accept Omni-Channel Payments:** Take credit, debit and ACH payments from mail, phone and online orders.
- **Get Paid Quickly:** Easily deposit online, keyed and automatic payments into your bank account.
- **Manage Transactions:** Issue credits, view payments and void transactions through one central, cloud-based tool.
- **Enjoy Competitive Rates:** Receive competitive processing rates with no contract or obligation.
- **Ensure Data Security:** Keep your customers' data safe and identify suspicious transactions.



Transport Layer Security



Level-1 PCI Compliant



Fraud Control Stack



Secure Source Keys

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!



Merchant Cards



*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

meriBanc
National

ONLY \$19.95 per month

