

Merchant Bankcard

RAISE YOUR EXPECTATIONS

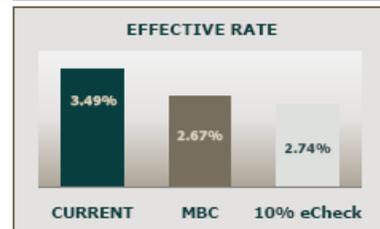
What if the cost of our entire system is less than you pay now?

Our goal is to deliver the entire payment system for less than you presently pay to accept electronic payments. Generally; we accomplish this goal.

Using your current processing statements, we conduct an analysis (right) comparing your effective rate to our Transparent Pricing Schedule. This analysis becomes the benchmark from which we measure our actual impact to your bottom-line.

At the conclusion of your third month processing payments through our system, we prepare the ROI Analysis shown below to illustrate the new effective rate and net return on your monthly investment.

DESCRIPTION	CURRENT	MBC	DESCRIPTION	AMOUNT
TOTAL ITEMS	50	50	CURRENT MONTHLY COST	\$349.45
TOTAL DOLLARS	\$10,000.00	\$10,000.00	MBC MONTHLY COST	\$267.42
TOTAL COST	\$349.45	\$267.42	GROSS MONTHLY SAVINGS	\$82.03
EFFECTIVE RATE	3.49%	2.67%	GATEWAY PER ITEM FEE	-\$4.50
AVERAGE TICKET	\$200.00	\$200.00	MONTHLY SERVICE	-\$30.00
COST PER SALE	\$6.99	\$5.35	NET RETURN ON INVESTMENT	\$47.53



Sample Service Company			
Third Month			
Payment Method	eChecks	Credit Cards	Combined
Items	8	42	50
Dollars	\$1,600	\$8,400	\$10,000
Effective Rate	\$0.25	2.67%	\$226.33
PayGate per item	\$0.09	\$0.09	\$4.50
Total Cost	\$2.72	\$228.11	\$230.83
ROI for Period			
Provider	Previous	MBC	Savings
Total Payments	\$10,000	\$10,000	\$10,000
Effective Rate *	3.49%	2.31%	1.18%
Acceptance Cost	\$349.00	\$230.83	\$118.13
Monthly Service (Less Investment)			-\$30.00
Net Return on Investment (\$)			\$88.17
Net Return on Investment (%)			294%

*Previous ER taken from analysis prepared prior to boarding

OUR PROMISE

We appreciate the skepticism of those who have been promised reductions that fail to materialize. We put our money behind our promise. Your \$295.00 set up fee will be refunded if the effective rate as projected in our initial analysis (above) is not achieved in our ROI Analysis (left). No gimmicks, no games & no excuses.

The case studies below demonstrate the value of our system to ten service industry firms for a single month. These actual figures reveal both their collective savings as well as the effective rates before & after.

As itemized on the reverse side of this publication, you receive many benefits in addition to cost reduction.

Achieve them all for less than your current cost.

CASE STUDIES

INDIVIDUAL CASE STUDY



PARKER PEST CONTROL
DECEMBER 2009
INVESTMENT: \$30.00
NET RETURN: \$289.04

"We pay \$30.00 to save between \$200.00 and \$400.00 every month.

My customers and staff love it; work flow has been cut in half and our cash flow has improved. Last month, 27% of our customers paid by echeck.

Without a doubt, this is the best business decision I made in 2009!"

Brad Parker, President
Parker Pest Control
Poncha City, OK

GROUP CASE STUDY

These ten clients kindly granted Merchant Bankcard permission to use actual payment & fee data for a single month to better illustrate the impact of our entire payment system on their bottom-line.



Dec 2009	Items	Dollars	Cost
eChecks	341	26,200	\$85
Cards	1,939	237,727	\$6,381
Total	2,224	249,291	\$6,164
Group Previous Effective Rate:		3.44%	
Group MBC Effective Rate:		2.47%	
Bottom-line Impact:			\$2,493

Collectively; this group saved an average of \$249 for the month. After deducting their \$30 monthly investment, the average net return equaled \$219 for December 2009.



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Reduce cost, improve cash flow & simplify payment processing...



Virtual Terminal

PaymentsGateway.net is the engine that powers the features presented below. Our internet hosted, virtual terminal allows users to authorize transactions, generate reports and access customer histories from any web-enabled computer.



SecurePay

Accepting online payment accelerates cash flow, enhances work flow and, when coupled with our eCheck payment option, reduces your overall cost of accepting electronic payments. SecurePay puts your website to work for you.



ConveniencePay

ConveniencePay gets you paid fast for less. A customer enrollment program; ConveniencePay authorizes payment as invoices come due. Customers enroll when visiting your website or by completing a customized form we deliver for distribution with your billing statements.



eCheck Option

The preferred payment method: eChecks positively impact your bottom-line. Priced at 0.00% discount & 25¢ authorization fee, eChecks lower your effective rate for all ePayments. Save more by simply offering customers what they want.



Secure Customer Database

Customer data is stored on our secure server. Access your customer's payment information through our Quick Search feature, enter the dollar amount & invoice number, then click ADD. View any customer's transaction history instantly and easily generate reports for any date range.



Email Payment Notifications

Reduce dependence on paper, printing & postage. Our system automatically generates payment notification when a valid address is resident in the customer record. Cut cost and contribute to environmental health.



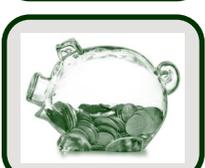
Recurring Billing

Our scheduling function supports both continuous & installment payments for all common billing cycles. With just a few keystrokes, you can automate processing for customers who are billed the same amount on the same day of each cycle.



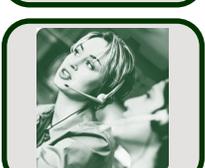
Direct Settlement

We settle all credit & debit card sales in a single, daily batch deposit to your bank account. This simplifies reconciliation to your bank account. Amex, Discover, MasterCard & Visa transactions are all presented on a single monthly statement along with an itemization of all charges.



Transparent Pricing

We remove the frustration often experienced between merchants and their service provider. Our interchange pass-thru pricing structure offers total visibility to your processing cost. Clear and precise; our monthly statement of fees matches exactly what we quoted from the onset.



Unlimited Support

Raise Your Expectations! All updates, enhancement and support are free of charge. We train you on the use of our system's features and support you in their use. We believe service is the key to success. Winning a new client is the beginning. Client retention is our primary goal.