Bankcard Pros Account Tracking Software

ADMIN TRAINING MANUAL

For Administrators Only – Not for Non-Admin Users

Last Updated: October 24. 2010

Customer Service and Technical Support

Bankcard Pros Account Tracking Software
(A Division of Creative Vision Studio)

Email Support

eMail: training@bankcardpros.com

Instant Messenger Screen Names

Yahoo IM = creativevisionstudio
MSN IM = creativevisionstudio
AOL IM = gocreativevision

Company Websites

www.bankcardpros.com
www.creativevisionstudio.com
www.cvsgateway.com

ADMIN/ISA Account Tracking Software / Residual Reporting

Info: www.BankcardPros.com
Demo: https://www.bankcardpros.net

TABLE OF CONTENTS

1a. General Software Overview

Bankcard Pros is a complete web-based CRM software suite that provides you with sales, marketing, and customer support and will transform your whole business.

- Are you looking for ways to run your business?
- Train and manage your entire sales force?
- Sign-up new merchant's faster than ever?
- Streamline your entire merchant application, boarding, and underwriting process?
- Track leads and sales results?
- Provide residuals and commission reports?

Developed exclusively for the payment processing industry for small to medium-size sales offices, Bankcard Pros empowers your business to sell, board, track, deploy merchant account services, and process and ship equipment without costly delays and helping reduce costs.

Your entire sales team can instantly access key contact and merchant information, manage and prioritize activities, and track all merchant-related communications so you can grow more productive business relationships.

Bankcard Pros will play an integral part in every sales office's marketing strategy by improving your ability to deliver information and services timely and effectively. With Bankcard Pros, you can access over 300 powerful features that provides your sales force with a software that is easy to use, fast, secure, and all this for the low cost of getting your office up and running.

With Bankcard Pros, your business can:

- Call new leads and prepare new rate quotes
- Board new merchant applications and provide real-time status reports
- Access key contact and merchant information
- Manage and prioritize appointments, tasks, events
- View commission and residual reports online
- Enhance sales support, training, and service
- Grow more productive business relationships
- Customize and private-label the entire software for your business.

Bankcard Pros let's you create trouble tickets, view knowledge-base articles, download documents and forms, read news alerts, and use other valuable tools such as the leads system, rate quote calculator, address book, recruiting form, merchant application, calendar and scheduling system, referral partner system, & more.

1a. Software Features

Customization and Options

- We built this software to allow you to have complete control using advanced administrative features in the setup/configuration section
- Your company can private-label the entire software system
- Add your own company name, logo, copyright, footer content, and contact information
- Customize the software color schemes

- Only using 50% of the software? If you do not need to use a lot of features or sections in the software, you can disable links, sections, or entire pages
- Customize the layout of your online application including all fields, sections, and pages so all fields match the exact order of your online application
- Customize the content of all email notification with your message and contact information
- See who is accessing the software on a daily basis by viewing the login sessions page
- Customize and edit your own lead status levels in the leads and telemarketing section
- Add, change, or edit interchange items in the interchange rate quote calculator
- With just one click, you can activate a bank/processor along with their PDF merchant application and paperwork in the online application
- Manage all pricing and costs for the system generated invoicing system for each application by editing the equipment lists, lease funding, upfront bonuses, shipping costs, and starter supplies.
- Customize your own trouble ticket issues, priority levels, and status levels.
- Change the appearance and layout of the home page

Home Page

- Dash board layout to access quick stats for each user
- 3-Month calendar view of the current month and next 2 month calendars
- Email system allows users to communicate with administrators
- Send out Birthday wishes to users, merchants, leads, address book contacts
- All new sales statistics leader board with top sales person photo for each category
- Export mailing list reports fro users, merchants, leads, and address book contacts so you can print mailing labels and send out letters
- Calendar, scheduling, and tasking system including the ability to view calendar by month, week, day, appointments, tasks/reminders, events, holidays
- Recruiting and new hire lead inquiry and status system
- Vendor address book

Customizing the Online Application

- Bankcard Pros Software is built to support unlimited banks/processors
- We can integrate all your bank/processor PDF merchant applications and agreements into the online application system
- Customize the online application and all fields to match the exact order of fields in your PDF merchant application paperwork
- When your sales reps fill out an online app, they will be able to choose which bank/processor the application will be submitted to, and the system will automatically generate all paperwork for that bank/processor with all fields already populated
- When the online application is submitted, the software will send out automatic email notifications to the merchant and sales rep notifying their application was received, the status of their application, as well as sending out a copy of the paperwork already filled out. All the merchant has to do is print the paperwork, sign it, and fax it back in to the sales rep.

Managing and Customizing the Online Application System

- Get started
- Service Request
- Merchant Information
- References
- Rates and Fees
- Site Survey
- Equipment Ordering Options
- Shipping and Supplies Options
- Merchant Info (Paymentech Only)
- Terminal Input Request (Paymentech Only)
- Site Survey (Paymentech Only)

The online application management system allows you to enable/disable and organize all pages, sections, and fields within the online application.

Leads and Telemarketing Section (Pre-Sales and Cold Calling New Prospects)

- Provide leads to your telemarketers or sales reps
- Import lead lists using Excel or Text files or manually enter one lead at a time
- 6 lead categories and manageable lead status lists
- Record and track valuable pre-sales information about the prospect including business contact information, existing equipment, existing rates and fees, and more.
- Set lead appointments, tasks/reminders, or convert lead to online app
- Prepare rate quotes for any active lead
- Convert any lead to a live online application

Rate Quote Calculator

- Rate quote and cost analysis proposal system with PDF documents
- Interchange rate quote calculator

Status Reporting and Underwriting Section

- Complete merchant account boarding and tracking system
- 16 different status levels with real-time reports online or via email notification
- Email notifications keeps your sales force up to date within minutes of all status changes
- PDF generated applications for merchant accounts, leasing, and other vendors
- View complete account details and status details for each merchant account including account summary, status, documentations, details, equipment, rates and fees, invoice, adjustment tools, residuals, notes, and tickets
- This section is mostly used by Underwriting, Technology, and Customer Service Adminsitrative user accounts

Profits Reporting Section

- Upfront commissions and lease funding commission reports

- Monthly residual reports

Merchants Database

- Advanced search tool to search any merchant in the database
- Merchants boarded for the current month
- All other merchants boarded in the past

User Management System

- Multi-level user system
- Multiple user account types including technology, underwriting, customer service, sales office, sales manager, sales rep, referral agent, referral partner, trade association partner, and telemarketers
- Multi-level bank partner user system
- Multi-level residual profit sharing % for each user
- Upload user photos, user #, user ID, full name, title, office code, email, username, password, and all contact information

Support Section

- Trouble tickets (with ability to attach documents)
- Knowledge-base (with ability to attach documents)
- Equipment support knowledgebase (with ability to attach documents)
- Documents download library
- News alerts and announcements (with ability to attach documents)
- Contact information page with information about corporate office
- About us information page with information about corporate office

2. Getting Started

When using the software, you, your staff, telemarketers, and your Sales Reps will be using the software for the following primary functions (among many others): (1) creating new user accounts, (2) filling out the agent online merchant application so you can receive daily, live status updates for each account, (3) importing and tracking leads, (4) calculating user profitability for each merchant account including cost, upfront profit, monthly residuals, and (5) providing a complete support section including trouble tickets, knowledgebase, document downloads, and news.

2a. Default "System Administrator" Username and Password

When your software is installed, the default username and password for the System Administrator is as follows:

1. Username = systemadmin

2. Password = high50

When you have successfully logged into the software for the first time, go to the "USERS" section, then click on the System Administrator account, and immediately change the password. Please make sure you use a secure password as follows:

Do not use passwords like: "snuggles123"
"bankcardpros2006"
"rhendrix"

For more secure usernames and passwords, use BOTH upper and lower case letters, and mix letters with numbers in the username and password.

Do not use letters/words or numbers in your username or password that are associated with your name, your company's name, and your children's or spouse's name. Also, do not use numbers in your username or password that are the same as your age, birthday, social security number, office address, credit card numbers, etc.

Use a more secure password like: "gfuio878as7sd8fs"
"b1b233b4nuj5kk66"

2b. Using the Navigation System

The software provides a gray horizontal navigation bar and includes 8 major navigation buttons (links to each of the 8 major sections of the software). These 8 links are listed in the gray menu bar located at the top of the website.

2c. Navigation Button Page Links

The 8 gray navigation buttons are as follows (in the gray navigation bar):

1. **Home** – Main Statistics "dash board" that shows the TOP 5 statistics to the most critical sections of the software that you use on a daily basis.

2. **Leads (Pre-Sales)** – Leads and telemarketing system allows users to import, contact, track, keep notes, schedule appointments, tasks/reminders, prepare rate quotes, and convert sold leads to the online agent application.

3. **Rate Quotes** – All users are able to prepare comprehensive rate quotes for leads and view/print rate quote proposals.

4. **Accounts** – View the status of all merchant accounts in progress as well as viewing full details of each merchant account.

5. **Profits** – Shows all upfront lease funding and commissions for each account as well as monthly residual payments each month for all users in the system.

6. **Statistics** – View daily and monthly sales statistics for all users.

7. **Users** – View, create, edit, delete user accounts.

8. **Support** – Includes knowledgebase, news, trouble tickets, document downloads, equipment support, and corporate information.

2d. Navigation Button Sub-menu Page Links

The navigation buttons also have sub-menu page links that will appear when you put your mouse over the main buttons. They are as follows:

Home

1. Setup/Configuration
2. Submit Online App
3. View Merchant App
4. Recruiting Leads
5. Sales Statistics
6. Search
7. Compose Email

Leads

1. Working Leads
2. Add New Lead
3. Import Leads
4. Available Leads
5. Appointments
6. Reminders
7. New Referrals

Rate Quotes

1. No sub-menu buttons exist in this section

Status

1. User Apps
2. Merchant Apps
3. Incomplete Apps
4. Apps On Hold
5. Pending Apps
6. Reprograms
7. Installs

Profits

1. Commissions
2. Residuals
3. Merchant Rates

4. Upfront Bonuses
5. Equipment Costs
6. Starter Supplies
7. Shipping Costs

Merchants

1. Current Merchants
2. All Merchants
3. Advanced Search

Users

1. Create User Account
2. My Account
3. Administrators
4. Technology
5. Underwriting
6. Customer Service
7. Sales Offices
8. Sales Managers
9. Sales Reps
10. Inhouse Sales Reps
11. Referral Partners
12. Referral Agents
13. Trade Assoc Partners
14. Telemarketing
15. Login Sessions

Support

1. Trouble Tickets
2. Knowledgebase
3. Equipment Support
4. Document Downloads
5. News Articles
6. Contact Us
7. About Us

2e. Viewing the Home Page Statistics Dash Board

When you login, you will be directed to the home screen “statistics dash board” along with a view of the 3 most current calendar months.

This home page provides you with a top 5 preview of the important functions, statistics, and reminders within the software, including:

1. Top 5 News Articles
2. Top 5 Trouble Tickets
3. Top 5 Merchant Applications in Progress
4. Top 5 Merchant Applications Pending
5. Top 5 Equipment Install Appointments
6. Top 5 Equipment Programming Appointments
7. Top 5 Events
8. Top 5 Tasks/Reminders
9. Top 5 Appointments
10. Top 5 Leads – Appointments
11. Top 5 Leads – Qualified/Hot
12. Top 5 Leads – Tasks/Reminders

On the home page, you are able to show/hide and move up or move down any of the 12 Top 5 statistic sections available. You can also click on the “View All” link under each Top 5 section to view all items under each section.

2f. Using the Quick Links Section on Each Page

On each page of the software, you will always see the following links in the middle section:

1. Submit User App – Users fill this app out when submitting merchant accounts to the corporate office. This must be done in addition to faxing in all paperwork with original signatures, including merchant applications and lease contracts.

2. View Merchant App – Users DO NOT fill this app out. This app is for merchants only.

3. Submit New Referral – This link is used when users of the system are submitting referrals to the corporate office for follow-up.

4. You have Unread News Articles – click on this link to view all news and announcements from the corporate office.

5. You have Open Trouble Tickets – click on this link to view all agent support trouble tickets submitted to the corporate office. Administrative users are the only users that can respond to these tickets.

These are the most common links used within the software and are visible on each page so you can have quick access to these features.

3. Home Page – Sales Tools and Features

3a. Sales Statistics

The sales statistics page shows the system administrator and all administrative users monthly sales stats for all users in the system.

a. Merchant account leaders

b. Merchant approval % leaders
c. Merchant declined leaders
d. Merchant pending leaders
e. Residual leaders
f. Upfront commission leaders
g. Top 5 lead closers
h. Appointment leaders

3b. News articles

You are able to view all news articles and alerts submitted by the system administrator. You will also receive an email notification with the content of each news articles or alerts.

3c. Address Book

The address book allows users to keep track of contact information for their most important friends, colleagues, vendors, suppliers, and more. When a user adds a new contact to the address book, that contact is only visible for that user account who created the contact record.

How to use the address book:

Add categories

In order to add contact records, you must first add categories to the address book. Every user must belong to an address book category like friends, employees, staff, technical support, vendors, suppliers, or company names who have a lot of contacts like Verifone, Hypercom, Lipman USA, Valutec, Cross Check, etc.

You are able to add as many categories and contact records as you wish into the system and can access your address book anywhere you can find internet access 24-hours a day, 7 days a week.

To add categories to the address book, login to the software and you will be at the home page. Click on the link on the left quick links section under MyOffice Tools called “Address Book”. Here you will see all contacts in your address book. All contacts on this page will be listed alphabetically.

Then click on the “Edit Categories” link on the left quick link section. Here you will be able to add a new category by filling out a name in the Category Name field box, then click on the Add New button. Your new category name will appear in the section below. You can add as many categories as you wish. When you are done with this, you can now start adding new contact records to your address book.

Add Contacts

To add a new contact record, click on the Add Contact link on the left quick link section. You will see the add contact record page with all the fields you can add contact information for. Before you save your data, the first field box shows a category list of all categories. Make sure you choose the category you want this contact record to show up.

The fields available for all contact records are as follows:

1. Category
2. First name
3. Last name
4. Title/position
5. Email / Alt Emails
6. Home phone
7. Work phone
8. Mobile phone
9. Fax number
10. MSN instant messenger screen name
11. Yahoo instant messenger screen name
12. AOL instant messenger screen name
13. Skype instant messenger screen name
14. ICQ instant messenger screen name
15. Home address
16. Street
17. City
18. State
19. Zip
20. Company name
21. Work address
22. Street
23. City
24. State
25. Zip
26. Birth date
27. Anniversary
28. Comments

3d. Birthday List

You can view and send out birthday wishes each month for the following types of contacts in the system:

a. Address book contacts
b. Merchant contacts
c. User contacts

To edit the content of the Birthday wish, you can go to the setup/configuration page and choose the birthday wish email notification.

3e. Export mailing list

When you are ready to mail out letters or marketing materials, you can export mailing lists for the following types of users:

i. Address book contacts

j. Merchant contacts
k. User contacts
l. Lead contacts

You can also export data for the following fields:

a. Company
b. Contact
c. Phone
d. Address
e. City
f. State
g. Zip
h. Email

Instructions: For each list type, select all contacts or view list to select your choice of contacts, then choose the fields you want to export in your mailing lists, then click on EXPORT button.

3f. Search Tools

Allows you to search for merchant accounts within the database that were boarded for the current month or all accounts in the database.

The advanced search tools include the following:

1. Merchant name	You can also type a letter “c” for all names that Start with the letter “C”
2. City	Search all records by city
3. State	Search all records by state
4. Zip Code	Search all records by zip code
5. Phone	Search all records by phone
6. Street Address	Search all records by street address
7. MID #	Search all records by MID#
8. TID #	Search all records by TID#
9. Business Type	Search all records by business type
10. Equipment Type	Search all records by equipment purchased
11. From Date	Search all records by date range
12. To Date	Search all records by date range
13. Current Filter Status	Search all records by status of application
14. Agent	Search all records by user name

3g. Events scheduling system

We are happy to announce we have completed the addition of a new calendar, task, and scheduling system as a new feature with the Bankcard Pros software. These software features include:

1. Calendar system
2. View calendar by month, week, day
3. Appointments
4. Tasks/Reminders

5. Events
6. Holidays

We have added the following recurrence functions to events, tasks, and appointments:

1. Appointment start time, end time
2. Recurrence pattern by daily, weekly, monthly, yearly
3. Recurrence every xx weeks on: Sun Mon Tue Wed Thu Fri
4. Range of recurrence start date, no end date, end after xx occurrences, end by date

The Tasks section will allow you to do the following:

1. All tasks are labeled by who created the tasks
2. Tasks can be assigned to any owner
3. Tasks will have a due date
4. Tasks will have a priority level of Low, Medium, or High
5. Tasks will have a status of Open or Closed

3h. Email System

You are able to send emails out to recipients that exist in the database that is organized under 3 categories: Sales Reps and Sales Office, administrators, or merchants. You can send a single email to recipients in all 4 of the categories, or any combination of the 4.

When you click on the check box for any 4 of the lists of recipients, you are able to choose 1 recipient in the list, several recipients, or all recipients under one of the 4 categories of recipient.

3i. Recruiting Leads – Admin Users Only

The recruiting leads section is only available for the system administrator, administrative users, sales offices, and sales managers only. This section allows you to gather contact information from individuals who want to join your company in any capacity, including sales people. You are able to view all contact information as well as tracking the results and keeping notes of every contact you have with each individual.

View Recruiting Form

Your software includes a recruiting form that you can link to on your corporate or sales websites. You can design a graphic that states “Looking for an exciting and new career opportunity? Click here to find out more information.” This link will take that individual to this page link:

http://www.bankcardpros.net/apply/

Please note that the www.bankcardpros.net above will be replaced with your domain name and will be the live link you direct the prospects to.

Edit Recruiting Form

You are able to edit the recruiting form, including the following:

1. Headline
2. Main body text
3. Comments field
4. Success page

You are also able to edit the graphic photo on the top of the page.

Contact bankcard Pros and we will design a graphic, message, and use a photo of your choice to replace the above graphic.

Recruiting Status

The recruiting status section allows you to view all new inquiries received where individuals actually filled out your recruiting form that is linked from your corporate or sales website.

You are able to view all inquiries and as you contact them, change the status of each contact to one of the following recruiting status levels:

1. Inquiries received
2. Making contact
3. Very Interested
4. Negotiating
5. Not Interested

When you are viewing the contact details, you can see the summary page, as well as clicking on the Edit Contact Information link to change the contact information.

You are able to view the following details of each contact:

1. Status level
2. First name
3. Last name
4. Company
5. Address
6. Suite
7. City
8. State
9. Zip
10. Email
11. Website
12. Office phone
13. Cell phone
14. Fax
15. How did you find us?
16. Sales experience
17. When can you start?
18. Comments

If a contact wants to join your company, you are able to convert that recruiting contact into a user account by clicking on the “Convert to User Account” button at the bottom of the Summary page.

4. Admin Tools – Set-Up & Configuration Tools

Set-Up Basic System Options and ADMIN Information

(What is ADMIN? When we mention ADMIN in this getting started guide, ADMIN refers to the corporate office using this software, and is the top user level in the software having complete, administrative access to the software.)

Before you can start using the software, you must accomplish 3 tasks on the system administration level:

1. Configure and setup all user profits and costs
2. Configure and set-up the agent online application so all fields will match your PDF merchant application provided by your bank/processor, which includes upfront bonuses, rates and fees, merchant types, ownership types, equipment programming, and equipment communications.
3. Set-up new user accounts. This is an 8 step process which must be done last.

The first thing you will do is go to the Setup/Configuration page. Place the cursor over the Home navigation button – then click on Setup/Configuration.

You are now ready to set up and configure the system.

4a. System-wide advanced settings

Leasing features

Leasing options and features appear on the online application, profits section, and the status section in several areas. A lot of our clients choose not to lease equipment and request that all leasing options be hidden. If you disable leasing options, all leasing features throughout the software will be hidden like they don’t exist. You can also choose to enable this feature at anytime. Click on the enable/disable radio button to change the setting for this feature which affects the entire software.

Lease calculation option

See leasing features above. Lease calculation option works in 2 ways, depending on how you want to pay lease funding and deduct equipment pricing.

Option A: Equip/Lease Split

49.95 x 48 months, A Credit Score, .0278 lease factor
50% split funding (How much sales rep gets paid)
Equipment cost = $350.00

49.95 / .0278 = 1796.76 – 350.00 = 1446.76
1446.76 x 50% lease funding split = 723.38

Option B: Lease Split/Equip	49.95 x 48 months, A Credit Score, .0278 lease factor 50% split funding (How much sales rep gets paid) Equipment cost = $350.00 49.95 / .0278 = 1796.76 x 50% = 898.38 898.38 – 350.00 = 548.38

You can choose option A or option B for this feature.

Upfront-bonus features

Upfront-bonus options and features appear on the online application, profits section, and the status section in several areas. A lot of our clients choose not to offer upfront-bonuses to their sales reps and request that all upfront-bonus options be hidden. If you disable the upfront-bonus options, all upfront-bonus features throughout the software will be hidden like they don't exist. You can also choose to enable this feature at anytime. Click on the enable/disable radio button to change the setting for this feature which affects the entire software.

Bank partner users

If you have banks that provide you leads, you can activate all the bank partner user types in the user section so they can login and submit leads to your office. These bank partner user types include bank administrator, bank executive, branch admin, branch manager, and bank officer.

5-level residual %

Use this feature if you want to pay residuals to your sales reps based on a 5-level sliding scale of total residual net profits.

Example: If the net profits from all merchant accounts boarded for any month was under 500.00, you can pay the sales rep 30% residuals. If the net profits from all merchant accounts boarded for any month was under 1000.00, you can pay the sales rep 40% residuals. If the net profits from all merchant accounts boarded for any month was under 5000.00, you can pay the sales rep 50% residuals. If the net profits from all merchant accounts boarded for any month was under 500.00, you can pay the sales rep 60% residuals. If the net profits from all merchant accounts boarded for any month was under 10,000.00, you can pay the sales rep 70% residuals. And so on……

Current language

The default language setting for the software is English. You can also choose Chinese, French, German, Italian, Russian, Spanish, Vietnamese. The languages already translated are English and Chinese. If you want the other languages, you will have to go to the language option page and go through each template and translate each word and each phrase in the software on your own. This language option gives you the ability to translate in the language options provided.

4b. Admin Contact Info

Click on the Home menu button and a list of sub-menu page links will appear, then click on Setup/Configuration sub-menu. Then click on the first section under Set-Up Basic System Options and Admin Information, called “ADMIN Contact Info”.

On this page, you can upload your company logo and edit the system description. To upload your logo, click on the grey “Browse” button. This will direct you to your desktop, and from there, you can locate your logo and upload it. Once uploaded, your company logo will appear in the upper left side of the site on all pages.

An example of the system description looks like this:

> Bankcard Pros Account Tracking System (name this whatever you choose)
> Bankcard Pros Software Development, Inc.
> Agent Support: 562-787-5924

This information appears on the top left side in the blue section, just below the logo and gray menu bar. You are able to customize the contact information and name the software (example: Bankcard Pros Sales Tracking System).

To customize the first line of text, go to System Description. The information you insert will replace the Bankcard Pros Account Tracking System text.

To customize the second line of text, go to ADMIN Name. The information you insert will replace the Bankcard Pros, Inc. text.

To customize the third line of text, go to Agent Support # and insert your agent support phone number.

The information located on the right side of the system description is automatically generated by the software and changes per user. The example used contains the following:

> Logged in as User ID "systemadmin" SYSTEM ADMIN
> Creative Vision Studio
> System Administrator

4c. ADMIN Company Profile

Next, click on the Home menu button and a list of sub-menu page links will appear, then click on Setup/Configuration sub-menu. Select the “Admin Company Profile” page link. On this page, you will customize the content of your choice for the following:

1. About Us information
2. Contact Us information
3. Login page content
4. Copyright text that appears at the footer of all pages of the site
5. Powered by text that appears at the footer of all pages of the site

Once you finish inserting the content, click on the “Submit” button.

Login to the software as system administrator, then go to the “Setup/configuration” page (the following 3 options can be used to private label the software):

2. Admin contact info /update_corp.php
3. Admin company profile /site_config.php?cmd=corpinfo
4. Site Color Scheme /site_config.php?cmd=colors

You are able to private-label the following components of the software:

1. Your company name and contact information
2. System description – you can label the software with your own product name like “Bankcard Pros Account Tracking Software” or another name like “Partner Services Sales Portal” or “Sales Office Account Tracking System”.
3. Your company logo or you can design a custom graphic on the top of the page
4. About us and contact us pages
5. Site color schemes
6. Contact information
7. Content of the login page of the software
8. Copyright text that shows at the footer of all pages of the software
9. “Powered by” text that shows at the footer of all pages of the software

You are allowed to customize 3 areas of the login page as follows:

1. This is where you can upload your company logo. If you prefer, we can design a graphic image to include your logo to fill the entire white space where the logo is uploaded to.
2. This is the content of the login page. You can add your own content on this page.
3. This is the footer of all pages of the website where you can add your company name and copyright information to appear on all pages of the website.

We can custom design your logo banner for your CRM software. You can choose any graphic design, photos, colors, and logo to include in the graphic image.

4d. Editing the site color scheme

There are different color schemes for each component of the site. Click on a color bar to edit that color to a new color of your choice.

When you click on a color bar, a color editor control panel box will appear (as shown above). When you select a color of your choice, click on “Select color” button to save your choice. Then click “Submit changes” to save your new selection of colors.

Reset to Default Colors

Your software is installed with default color scheme. If you spend time changing colors and choose to go back to the original color scheme, just click on the button called “Reset to Default” at bottom of page next to the Submit Changes button.

4e. Database Backup

On this page, you will be backing up your system database which contains all data entered into the system. You must do a database backup each day before you leave the office in order to protect your data in case of hardware failures on the server. If the system crashes, we can easily restore your data including merchant account data, leads and clients imported, user accounts, and more.

To backup the database, click on the Home menu button and a list of sub-menu page links will appear, then click on Setup/Configuration sub-menu. Select Database Backup. A file download box will appear. Choose “Save ”. Now choose a secure location in your desktop, then click “Save” again. When the download is complete, click on “Close”.

PLEASE NOTE: If you do not back up your software within 2 days, a red flashing box will show up under the QUICK LINKS section on the left. Just click on the red alert box and you will be able to backup the software and save the file to your desktop. The red alert box will remain after you backup the software – to remove it, click on the refresh button.

4f. User Access Rights

On this page, you will setup user access rights for each user by allowing or denying access to certain pages or sections within the software. Click on the Home menu button and a list of sub-menu page links will appear, then click on Setup/Configuration sub-menu. Select the “User Access Rights” page.

If you deselect all check boxes in a section of the user access rights, that section along with all links and pages will be hidden from the site like it does not exist. If you are only interested in using 60% of the software features, the User Access Rights tools allows you to customize the site and show or hide entire sections or pages from the site.

PLEASE NOTE: You must configure the “User Defaults” access settings before you setup new user accounts within the software. To do this, select an agent from the drop down menu then choose the settings you want to apply to that particular agent type.

User defaults that must be setup and configured are as follows:

1. System Administrator	Master Admin account – will see all user accts & data
2. Administrative Defaults	Will see all user accounts, but not admin accounts
3. Technology Defaults	Will see all user accounts, but not admin accounts
4. Customer Service Defaults	Will see all user accounts, but not admin accounts
5. Underwriting Defaults	Will see all user accounts, but not admin accounts
6. Sales Office Defaults	Will see all stats and data for all users under them
7. Sales Manager Defaults	Will see all stats and data for all users under them
8. Sales Rep Defaults	Will see all stats and data for all users under them
9. In-house Sale Rep Defaults	Will see all stats and data for all users under them
10. Referral Partner Defaults	Will see all stats and data for all users under them

11. Referral Agent Defaults — Will see all stats and data for their user account only
12. Trade Assoc Partner Defaults — Will see all stats and data for their user account only
13. Telemarketers Defaults — Will see all stats and data for their user account only

Once you setup and configure user access rights for each of the 7 default user types, each time you create a new user account, the software will apply the defaults automatically to that user type.

Note: when you make changes to user access rights default settings, you have 2 options to save those changes:

1. Click on the “Submit” button and save the changes to the existing user you selected.
2. Click on the “Apply to all selected types of users” (see below for explanation)

Apply to all selected types of users

When you choose this option, you will apply all changes to the user type default setting, as well as apply these changes to all users who were setup in the system under that user type. Example: If you choose to make a change to the “Administrative user default” in the drop down list, you will apply those changes to that user default as well as all administrative users that already exist in the software.

User Access Rights Options

See Appendix A for all user access rights options

4g. User Login Sessions

The user login sessions page shows you a list of all users that login to the software and shows the following data and statistics:

a. User name
b. User ID
c. Login Time
d. IP Address
e. Duration in minutes
f. The last page the user was using at time of logout

4h. Email Notifications

See Appendix B for sample content for all email notifications.

The software automatically sends email notifications to Sales Reps, merchants, administrators, all 3, or any combination of the 3 user types. Once you configure your email notification settings, you are able to add your own message or content for each email notification which enables you to customize email per agent type.

PLEASE NOTE: You must configure your email notification settings by choosing recipients and editing the content and contact information before you set-up new user accounts and submit agent online applications.

This section includes the following email notifications:

1. New App Received – sent when a new app is entered into the system
2. New User Welcome – sent when a new user account is setup in the system
3. New App Status Change – sent when status of an "App in Progress" is changed
4. New App PDF Links – sent when app is submitted into the system
5. Merchant App Approved – sent when the status of the app is "Approved"
6. New App Notes – sent when the Sales Rep or admin adds a note or comment
7. News – sent when the administrator submits a news or announcement
8. Technology Users – sent to the user when app status is "Approved"
9. Customer Service Users – sent to the user when app status is "Live"
10. Underwriting Users – sent to the user when app status is "Received"
11. Trouble Ticket – sent to admin when a Sales Rep submits a new trouble ticket
12. New Recruit Inquiry - sent to admin when a recruiting form is filled out
13. Lead Appt Reminder – sent to Sales Rep when appt is added to system
14. Lead Task Reminder – sent to Sales Rep when reminder is added to system
15. Install Appt – sent to tech user when appt is added to status change section
16. Reprogram Appt – sent to tech user when appt is added to status change section
17. Birthday wishes – Send out birthday wish emails to select user types

PLEASE NOTE: When editing the email notifications, do not change, alter, delete any special fields that look like this = {$AgentBusinessName}. The software uses that code so that when the email is sent to the recipients, it replaces that code with the actual information stored in the database. So this {$AgentBusinessName} will actually not appear in the email sent, it will be replaced with the actual Sales Rep's business name.

4i. Import Database

When you export your existing client list using previous software programs such as ACT! Or Goldmine, you can import that list into your software so you will not have to manually input your existing clients into the database.

Please consult with Bankcard Pros if you need us to add new fields for mapping purposes.

PLEASE NOTE: All client lists imported will automatically be assigned the status level of "Live" merchant. You can view these accounts simply by clicking on the "Search" feature on all pages of the site, or by going to the "Accounts" section, then going to the "Live" section.

If you have an existing client list to import into the software, go to "Home", then click on "Setup/Configuration" page, under Section 1 click on the "Import Database" option

Next, open your Excel document containing your client list, select and copy all tables and rows of your Excel document, then paste in the box provided, and click on the Next button to proceed to the next step to map fields. When fields are mapped, click Submit to finish the process.

The following fields are available for mapping when importing your own list into the software:

1. BankABA
2. Agent Name
3. Amex Account
4. Average Ticket
5. Business Website
6. CVV2
7. Cell Phone #
8. Cell Phone # Area Code
9. Contact Name
10. Contact Phone
11. Contact Phone Area Code
12. Credit Card Billing Address
13. Credit Card Number
14. Customer Service Phone
15. Customer Service Phone Area Code
16. DBA Address
17. DBA City
18. DBA Federal Tax ID Number
19. DBA Name
20. SIC Code
21. DBA State
22. DBA Suite
23. DBA Zip
24. DDA (Account Number)
25. Discover Account #
26. Email Address
27. Equipment Type
28. Highest Ticket
29. Lease Monthly Payment
30. Lease Score/Grade
31. Lease Term
32. Leasing Co
33. Legal Address
34. Legal City
35. Legal Name
36. Legal State
37. Legal Suite
38. Legal Zip
39. Length of Current Ownership
40. Location Fax
41. Location Fax Area Code
42. Location Phone
43. Location Phone Area Code
44. Merchant Number

45. Monthly Processing Volume
46. Name of Bank
47. Notes
48. Owner1 % of Ownership
49. Owner1 Date of Birth
50. Owner1 Drivers License #
51. Owner1 Drivers State
52. Owner1 First Name
53. Owner1 First+Last Name
54. Owner1 Home Address
55. Owner1 Home City
56. Owner1 Last Name
57. Owner1 Phone
58. Owner1 Phone Area Code
59. Owner1 SSN
60. Owner1 State
61. Owner1 Title
62. Owner1 Zip Code
63. Owner2 % of Ownership
64. Owner2 Date of Birth
65. Owner2 Drivers License #
66. Owner2 Drivers State
67. Owner2 First Name
68. Owner2 First+Last Name
69. Owner2 Home Address
70. Owner2 Home City
71. Owner2 Last Name
72. Owner2 Phone
73. Owner2 Phone Area Code
74. Owner2 SSN
75. Owner2 State
76. Owner2 Title
77. Owner2 Zip Code
78. Percentage Swiped
79. Processing Bank
80. Products/Services
81. Start Date
82. Terminal Id(s)
83. Toll Free #
84. Toll Free # Area Code

4j. Edit Referral Form

You can edit the content of the referral form including the main body text, headline, comments field, and the success page.

Sample text:

Partner with an industry leader to create reliable revenue stream for your business

As one of the industry leaders in the credit card processing industry, we have made it possible for companies and individuals like yours to share in our success. You can expect your marketability and profitability to increase by joining forces with us!

For each customer you refer, you will start earning monthly commissions. Simply fill out the form below and send us business referrals who are interested in opening a merchant account today.

This is what the referral form looks like:
https://www.bankcardpros.net/referral_merch.php?agent_id=1

Also, you can customize the graphic photo and use a photo and message of your choice like the following:

4k. Language Options

The software now supports multiple language options such as Chinese, French, German, Italian, Russian, Spanish, or Vietnamese.

At this time, we only have the site translated in Chinese and Spanish. If you want the site to translate into one of the 7 languages, you would need to start translating all words and phrases for each page template within the software, as well as the database.

5. Set-Up and Configure the Agent and Merchant Online Application

PLEASE NOTE: Before starting this section, please print out a copy of your PDF merchant application for each bank/processor you send accounts to. You will be customizing the software based on the following data on your PDF documents: merchant type, business type, rates and fees, programming options, and communications options.

You must configure the software with the exact names of the following 2 sections shown in the graphic above:

1. Type of Ownership
2. Type of Business

This way the agent online app field names and options will match exactly as what is shown on your PDF merchant application form. When you or your sales reps fill out an agent online app in the software, the system will be able to properly map the data saved in the database of the software with the fields on the PDF merchant app. The result will be you can download, view, and print a PDF merchant application with all fields showing proper data.

Using the sample graphic above, you must also configure the software with the exact rates and fees schedule as shown on your PDF merchant application:

This way the agent online app rates and fees fields will match exactly as what is shown on your PDF merchant application form. When you or your sales reps fill out an agent online app in the software, the system will be able to properly map the data saved in the database of the software with the fields on the PDF merchant app. The result will be you can download, view, and print a PDF merchant application with all fields showing proper data.

5a. Banks/Processors

On this page, you will create a list of banks/processors you do business with. This will create a drop down menu on the agent online application so the system can identify what bank is doing the processing for that merchant.

Please note, the software is already installed with the following Banks/Processors already configured into the system, so no setup process will be needed for the following:

1. Chase Paymentech Solutions
2. Cynergy Data
3. EVO
4. First Data
5. Humboldt Merchant Services
6. iPayment
7. Newtek Merchant Solutions
8. NOVA
9. Pay By Touch
10. PRI / TransFirst
11. Spectrum Merchant Services
12. Total Merchant Services
13. UMS Banking
14. United Bank Card

If your bank/processor is not in the list above, you can add a new bank/processor by following the steps below:

The bank/processor will appear on Step 1 of your Agent Online Application.

PLEASE NOTE: Never delete a bank/processor from this page as it will delete all the data and information you setup in 6 different sections of the software.

Because each bank/processor has different information and spelling for information on their PDF apps, you will create separate lists for each bank/processor.

The information that is different on each bank/processor app is:

1. Rates and Fees for the Agent Application
2. Merchant Types (ex: Retail, MOTO, Internet, Restaurant, Etc.)
3. Types of Ownership (ex: Corp, LLC, Sole Prop, Etc.)
4. Upfront Bonuses (New or Existing Merchants)
5. Equipment Programming Options (ex: Retail, Batch, Tip, EBT, Etc.)
6. Equipment Communication Options (ex: Dial, IP, Wireless)

5b. Vendor PDF Contracts

You can “turn on” or “turn off” vendor paperwork such as PDF applications from banks/processors, check service providers, lease vendors, and gift card providers. If you turn off the “Merchant Application” check box, it will deactivate all paperwork and PDF contracts associated with that bank/processor in the “Service Request” page of the agent online application and the “Documentation” page of the “Status” section. The PDF documents can be found in the “Accounts” section, under the merchant account, and in the “Documentation” section.

Please note, the software is already installed with the following VENDORS already configured into the system, so no setup process will be needed for the following:

1. Lease Corp of America Lease Contract and Agreement
2. Popular Leasing Lease Contract and Agreement
3. CIT LFG Lease Contract and Agreement
4. First Data Lease Contract and Agreement
5. Globaltech Leasing Contract and Agreement
6. LADCO Lease Contract and Agreement
7. Northern Lease Contract and Agreement
8. Global Etelecom eGold Application - Non Processing
9. Global Etelecom eGold Application – Processing
10. Cross Check
11. TeleCheck
12. Neos Gift/Loyalty Cards
13. Valutec Gift/Loyalty Cards
14. AmeriMerchant - Merchant Working Capital Application
15. AuthorizeNet

5c. Manage Online App

All data and fields on all bank/processor PDF merchant applications are about 70% the same. All bank/processors have different layouts and different fields they require on their merchant account application. Because of this, it is impossible to use 1 default online application for the software, especially when most sales offices send accounts to several different banks/processors. Bankcard Pros supports multiple banks/processors within the system. The software also allows you to customize and build as many online applications as needed, so all the pages, fields, and sections will match exactly the same order as your PDF merchant application paperwork.

You can customize and change the order of all pages, fields, and sections of the user online application for each bank/processor within the software so the order of the fields and pages will match the same order of fields of your merchant account application. You can show, hide, or move fields up or down.

This must be done before you start submitting online applications. The purpose of this feature is to save valuable time when submitting online applications. If the fields or pages do not match the same order as your paperwork, it could take you up to 2-3 times longer to fill out the online app because you are constantly scanning each page, or going back from one page or another just to find info to fill out the online app.

The pages of the online application system are as follows:

1. Get started
2. Service request
3. Merchant information
4. references
5. Site Survey
6. Rates and fees
7. Equipment options
8. Shipping/supplies
9. Merchant Info (Paymentech Only)
10. Terminal Input Request (Paymentech Only)
11. Site Survey (Paymentech Only)
12. Additional Card Acceptance

You can enable or disable a page, move up or down each page so you can change the page orders, and you can also click on the Manage link for each page to also customize the order of sections or fields on each page.

5d. Rates/Fees Categories

The purpose of the rates and fees section is to match exactly what is on your PDF merchant application. You can create a complete list of rates and fees based on what is included on the bank/processor PDF merchant application. What you setup in the software must match exactly what is on your PDT merchant application.

PLEASE NOTE: Please consult with Bankcard Pros for help and a full explanation on creating rates and fees categories and rates and fees items. This must be completed before we can integrate your PDF documents to work with the software. All items must match your bank/processor PDF document exactly. The software will populate all fields and data on the PDF documents so agents/merchants can view, print, sign, and fax paperwork back to the Sales Rep.

5e. Merchant Rates/Fees

On this page, you are able to add all values in each field box that you created in the Rates/Fees Categories section.

PLEASE NOTE: After you have setup all rates and fees categories and items, you must add values to all field boxes for each rate and fee items (ex: add 1.79% or .25¢ in the appropriate field box). These values must be done for each bank/processor, then add system default values for each business type. If a rate or fee does not apply to the merchant type, then add a value of 0.00 and the item will not show up on the agent online application.

5f. Merchant Types

On this page, you will create a list of merchant types such as Retail, MOTO, Internet, Restaurant, etc. and must match what is on your bank/processor PDF merchant application.

PLEASE NOTE: You must create a separate list of merchant types for each bank/processor (must match exact items and spelling as shown on the bank/processor PDF doc). The banks/processors are located in the drop down box on the top of the page.

5g. Type of Ownership

On this page, you will create a list of ownership options like Corporation, LLC, Sole Proprietor, etc. and must match what is on your bank/processor PDF merchant application.

PLEASE NOTE: You must create a separate list of type of ownerships for each bank/processor (must match exact items and spelling as shown on the bank/processor PDF doc). The banks/processors are located in the drop down box on the top of the page.

5h. GETI Check Options

On this page, you will add values in each field box for rates and fees if you use GETI as a check vendor.

PLEASE NOTE: If this option is selected on the "Service Request" step of the agent online application, a new step will be created in the agent online application and allow the Sales Rep to edit the rates and fees for this vendor.

5i. Edit Merchant App

You can edit the content of the support links on the merchant application that is viewable to the merchants. You will add content for the following:

1. Home page welcome message
2. Requirements for filling out a merchant application
3. FAQ's
4. Glossary of terms
5. Fees explanation
6. Agreement and terms
7. Contact us
8. Success page

An example link for the merchant application is:
http://bankcardpros.net/merchant.php?agent_id=1

PLEASE NOTE: Note the link above ends with "agent_id=1". Each user will receive a unique user ID link with a different agent_id number at the end. This link can be used on their sales websites so merchants can click on the link, fill out the merchant app, and the data will be stored in the software, but under their user account.

Example: http://bankcardpros.net/merchant.php?agent_id=1

6. Set-Up and Configure Equipment & Software

The software will automatically be installed with a default list of all equipment manufacturers, platforms, programming and communication options, vendors, equipment items, and equipment costs. All you will have to do is view all data and add, edit, or delete what is already available.

PLEASE NOTE: Make sure you have a current list of equipment from your equipment supplier so you can make sure all equipment items and pricing is accurate. Some sales offices prefer to increase the cost of equipment by 10-20%, and also like to add shipping costs into the equipment pricing as well. You have several options of pricing your equipment as the software will allow you to set it up using multiple options.

6a. Equipment Categories

Add, edit, or delete equipment types such as terminal, pinpad, check reader, software, internet software, etc.

PLEASE NOTE: The software comes with a complete list of all equipment items from all vendors already installed. Some sales offices like to only show 2-3 terminals available for resale or lease, but still include a complete list of equipment to choose from if the account is an existing merchant and you will be reprogramming existing equipment. If this is the case, just create an Equipment Type called "NOT FOR RESALE" or "REPROGRAM ONLY" and list all terminals in this section that you can support, but do not sell.

6b. Equipment Items

Add, edit, or delete equipment items (ex: Verifone 3750, Nurit 2085, Hypercom T7P, etc.) and choose manufacturers for each equipment item.

PLEASE NOTE: Adding equipment items will not show up on the online application for any user until after you go to the equipment costs page and edit the equipment cost field with a value like 279.00 or even 0.00, and then click on the submit button to save and apply your changes to all users.

6c. Edit Equipment Costs

Add, edit, or delete equipment costs to each user, including the suggested retail price, lease price, rental price, and the reprogramming fees. These equipment costs will be added to the agent invoice in the "Accounts" section and will show up as a deduction.

Cost – add the users costs of equipment in this field

Retail – add the user's suggested retail price to quote to the merchant

Lease – add the user's suggested lease to quote to the merchant

Rental – add the user's suggested rental to quote to the merchant

Reprogramming – add the user's suggested reprogramming fee to quote to the merchant

App – Check this box if you want this equipment item to show up on the merchant application

6d. Equipment Suppliers/Manufacturers

Add, edit, or delete equipment suppliers/manufacturers such as Lipman, Verifone, Hypercom, Ingenico, Comstar, RDM, Telecheck, Magtek, Thales, Citizen, PC Charge, AuthorizeNet, etc.

6e. Equipment Platforms

Add, edit, or delete equipment types such as Vital, ByPass, Omaha, First Data, etc.

6f. Equipment Prompts/Options

Add, edit, or delete equipment types such as AVS, Tip, Auto Batch, EBT, etc.

PLEASE NOTE: You must create a separate list of equipment programming options for each bank/processor (must match exact items and spelling as shown on the bank/processor PDF doc). The banks/processors are located in the drop down box on the top of the page.

6g. Equipment Communications

Add, edit, or delete equipment types such as Dial, IP, Wireless, etc.

PLEASE NOTE: You must create a separate list of equipment communication options for each bank/processor (must match exact items and spelling as shown on the bank/processor PDF doc). The banks/processors are located in the drop down box on the top of the page.

6h. Equipment Vendors

Add, edit, or delete equipment types such as TASQ, Terminals Direct, Phoenix Group, etc.

PLEASE NOTE: If you have the EQUIPMENT LEASING options activated in your software, the equipment vendors list is required. Each lease contract requires to have information about the equipment supplier, so the software will be able to generate the lease PDF contract with the equipment supplier section already populated.

6i. Equipment Warranty Options

This feature allows you to add, edit, and customize a complete list of equipment warranty options available for each piece of equipment. This feature can be viewed and managed and added when you fill out a user online application, on the Equip Options page, when you add an equipment item, a new equipment details and summary section will be created for that equipment item. In this equipment details and summary section, you can edit all the options for this piece of equipment.

7. Set-Up and Configure User Profits and Costs

PLEASE NOTE: If your office does not provide leasing and requires sales reps to establish their own personal accounts with a lease vendor of their choice, we are able to eliminate all leasing sections and functions within the software.

7a. Lease Vendors

Add, edit, or delete lease vendors, lease grades, and leasing month terms available. These items will be added to the agent invoice in the “Accounts” section where profits will be added to the agent invoice.

7b. Lease Factors/Splits

Add, edit, or delete lease factor values and lease funding splits paid to Sales Reps. These items will be added to the agent invoice in the “Accounts” section where profits will be added to the agent invoice.

7c. Upfront Bonuses

Add, edit, or delete upfront bonuses that is separated by new merchant account and existing merchant account. These items will be added to the agent invoice in the “Accounts” section where profits will be added to the agent invoice.

PLEASE NOTE: You must create a separate list of upfront bonuses (based on new or existing merchants) options for each bank/processor (must match exact items and spelling as shown on the bank/processor PDF doc). The banks/processors are located in the drop down box on the top of the page.

7d. Starter Supplies

Add, edit, or delete starter supplies such as imprinter tickets, imprinters, cables, tickets, etc. These items will be added to the agent invoice in the "Accounts" section where costs will be deducted from the agent invoice.

PLEASE NOTE: You can get a complete list of supplies and costs from your equipment provider.

7e. Shipping Options

Add, edit, or delete shipping options and shipping costs. These items will be added to the agent invoice in the "Accounts" section where shipping costs will be deducted from the agent invoice.

PLEASE NOTE: You can get a complete list of shipping options and costs from UPS, FedEx, DHL, or another carrier of your choice.

8. Set-Up and Configure User Accounts

8a. User Accounts and Statistics

To add new user accounts to the software, click on the "Users" button on the gray menu bar and you will be taken to the Users home page. This page will show you the user accounts and statistics for all user types and user accounts that exist in the software.

When you go to the Users home page, you will view the following statistics:

1. User Types
2. Total # of users in the system for each user type
3. Total # of sub-users that exist for the User Type
4. Total # of leads being managed by all users in the User Type
5. Total # of apps submitted being managed by all users in the User Type
6. Total # of apps pending being managed by all users in the User Type

When you click on a user type, like Sales Rep, you will be taken to the next pages that shows you all user accounts created under the User Type category. You will view individual user account statistics as follows:

1. Date user created in the system and when they started working
2. User account #
3. User Name
4. Total # of sub-user accounts under the current user account
5. Total # of leads being managed by the user and all sub-user accounts
6. Total # of apps submitted being managed by the user

7. Total # of apps pending being managed by the user

8b. User Types, Levels, and Permissions

The software currently restricts user level hierarchy to only 8 levels. So user accounts can only be linked from one user to another in a network to 8 levels only.

System Administrator

The System Administrator user can see all users in the system. This is the system administrator account and only 1 person should have access to this account, preferably the person on staff who will be managing and updating the software on a daily basis. The system administrator has complete access of the entire software and all options. System administrator will view all accounts, data, and statistics for all users in the system.

Administrative Users

The Administrative users can see all non-admin user accounts as well as all other administrative user account in the system. Administrative users are for the corporate office only, and with limited administrative access based on what the system administrator provides this user. Administrative users will view all accounts, data, and statistics for all users in the system.

Technology Users

The Technology users can see all users except any other administrative user account. Technology users are responsible for equipment ordering, programming, downloading, shipping, and technical support regarding any equipment or software the merchants are using. This user has the same access to the software as an administrative user account, except this user has a special email notification setup in the “Set/Up Configuration” section, under Step 1, then click on the “Email Notifications” page. You are able to set this user up to receive an email notification when an account status has changed to “APPROVED”. You are also able to select any other status level you want this user to receive.

Customer Service Users

The Customer Service users can see all users except any other administrative user account. Customer Service users are responsible for shipping out welcome kits to new merchants and providing customer service to Sales Reps and merchants. This user has the same access to the software as an administrative user account, except this user has a special email notification setup in the “Set/Up Configuration” section, under Step 1, then click on the “Email Notifications” page. You are able to set this user up to receive an email notification when an account status has changed to “LIVE”. You are also able to select any other status level you want this user to receive.

Underwriting Users

The Underwriting users can see all users except any other administrative user account. Underwriting users are responsible for all merchant applications received, processing all paperwork, insuring accuracy of paperwork, submitting paperwork to bank/processor for approval, updating the status of all accounts in the software, and entering all account information when an account is approved. This user has the same access to the software as an administrative user account, except this user has a special email notification setup in the "Set/Up Configuration" section, under Step 1, then click on the "Email Notifications" page. You are able to set this user up to receive an email notification when an account status has changed to "RECEIVED". You are also able to select any other status level you want this user to receive.

Sales Office Users

The Sales Offices users can see all Sales Reps, their assigned Referral Partners and Referral Agents linked to their user account. Sales Office users are for users who plan on recruiting, hiring, training, and deploying a sales force, no matter what size. Sales Office users are able to view all accounts, data, statistics for their user account as well as all Sales Office users assigned under them.

Sales Managers

The Sales Manager users can see "assigned" (most likely by region) Sales Reps, their assigned Referral Partners and Referral Agents.

Sales Rep Users

The Sales Rep users can see their "assigned" Referral Partners, associated Referral Agents, and direct leads from other sources. Sales Rep users are always assigned to an Sales Office account. Sales Rep users are able to view all accounts, data, and statistics for their user account only.

In-house Sales Rep Users

The In-house Sales Rep users can see their "assigned" Referral Partners, associated Referral Agents, and direct leads from other sources. In-house Sales Rep users are always assigned to a Sales Office account. In-house Sales Rep users are able to view all accounts, data, and statistics for their user account only.

Referral Partner Users

The Referral Partner users can see only their Referral Agents linked to them, but not all Referral Agents. Referral Partner users are always assigned to a Sales Office user account. Referral Partner users are able to view all accounts, data, and statistics for their user account only.

Referral Agent Users

The Referral Agent users can only see their own referrals and can also can see the lead side of the same referrals. Referral Agent users are always assigned to a Sales Office or Referral Agent user account. Referral Partner users are able to view all accounts, data, and statistics for their user account only.

Trade Association Partner Users

The Trade Association Partner users are always assigned to a Sales Office user account. Trade Association Partner users are able to view all accounts, data, and statistics for their user account only.

Telemarketer Users

The Telemarketer users can be setup and assigned by any user in the system. These users have access to the leads and telemarketing system, call on all assigned leads, setup appointments, and are able to assign these appointments to the Sales Rep or Sales Office that is linked to the telemarketer user account.

Also, if bank Partner User feature is enabled in the setup/configuration section, you will be able to setup these type of bank partner user accounts:

a. Bank administrator
b. Bank executive
c. Branch admin
d. Branch manager
e. Bank officer

These bank user types allows your sales office to setup user accounts for bank employees and allows them to submit leads to your sales office.

8c. Setting up a new user account:

When managing user accounts in the User section, you are able to Add, Edit, or Delete all user accounts in the system. You are also able to set users not working for your company as “Inactive User” status.

When deleting a user account, the user account cannot be deleted if they have sub-users assigned to their account. All sub-users must be re-assigned or deleted before that user account can be deleted.

If any user is deleted from the system, all merchant account applications submitted into the system by that user will automatically be re-assigned to the system administrator user account as a “house account”.

User Creation Page Fields and Options

Start Date

Automatically added by the system, but you can edit this date if the actual start date is different than the start date the user was added into the software.

User Type

Can be one of the following user types: Administrator, Technology Admin User, Customer Service Admin User, Underwriting Admin User, Sales Office, Sales Manager, Sales Rep, Inhouse Sales Rep, Referral Partner, Referral Agent, Trade Assoc Partner, or Telemarketer user account.

Sponsor/Recruiter

Each user must be assigned/linked to a "Sponsor/Recruiter" user based on who recruited or hired the new user being created in the software. Each user will eventually have a network of user accounts under them, who will all share in the monthly residual profits that the top level user is getting paid and who actually owns each merchant in the network.

System ID

This is hard-coded in the software for system use only.

Rep #

Must be the same Agent ID # that was assigned by the bank/processor and match the residual reports you import into the residual reporting section.

Office #

Must be the same Office # that was assigned by the bank/processor and match the residual reports you import into the residual reporting section.

Full Name

Must be the same Agent Name that is included in the bank/processor residual reports you import into the residual reporting section.

Email Address

Must be accurate, active, and a working email for the sales rep. This is important in order for the administrators of the system to communicate with each user via email. When the status of each account changes, the user will receive an email notification. The system will also send the user an email notification when a trouble ticket is create, news article is added, or an email is sent out using the email system.

Username

Must use a username like "rhendrix" or "johndoe"

Password

Make this secure like "234hj5234km1234"

Optional contact information fields:

1. Agent Business Name — Can only be changed by ADMIN user only
2. Physical Office Address — Can only be changed by ADMIN user only
3. Suite — Can only be changed by ADMIN user only
4. City — Can only be changed by ADMIN user only
5. State — Can only be changed by ADMIN user only
6. Zip Code — Can only be changed by ADMIN user only
7. Federal Tax ID Number — Can only be changed by ADMIN user only
8. Office Telephone Number — Can only be changed by ADMIN user only
9. Office Extension — Can only be changed by ADMIN user only
10. Office Fax Number — Can only be changed by ADMIN user only
11. Cell Phone — Can only be changed by ADMIN user only
12. Bank Name — **This is hidden from all non-admin users**
13. ABA Routing Number — **This is hidden from all non-admin users**
14. DDA Checking Account # — **This is hidden from all non-admin users**
15. Account Type — **This is hidden from all non-admin users**
16. Agent Profit % — **This is hidden from all non-admin users**

Please note: All contact information is hard-coded and cannot be edited by any non-admin user account. Users cannot change any contact information in the system and must submit an email to the corporate office to change this information.

All users are only allowed to change the following fields: Full Name, Email Address, and change their password as well.

The banking account information and residual profit % field in hidden from all non-admin users and will not be able to see these fields. This information is for administrative users only.

8d. Residuals Profit Information

The “Agent Profit” field links directly to the residual reporting section. If you add 50% to the “Agent Profit” for any user, and import a residual report in the residuals section, the system is going to pull the NetProfit from the residual report imported, multiply the NetProfit by the “Agent Profit” value added in the user creation page, and show the total in the Agent Profit column in the residual report section.

When completed with the initial user creation page, you have actually completed Step 1 of 7 of creating the new user in the system.

You will need to click on “Proceed to Next Step” on each page. As you do this, the system will automatically apply all system defaults for all pricing, costs, and values for each user for the following steps:

Step 1	User information, username, password, contact info ,etc.
Step 2	Lease vendors, factors, funding, and split %
Step 3	Upfront bonus pay for new or existing merchant accounts
Step 4	Equipment items and costs
Step 5	Merchant rates and fees configuration
Step 6	Starter supplies
Step 7	Shipping costs

8e. User Levels and Permissions

Before you can start adding new user accounts and/or filling out the merchant or agent online application, you must setup and configure several components and system defaults in order for the software to work properly.

When you create new user accounts, you are applying numerous system calculation defaults (profits, costs, rates & fees, etc.) to each user account as follows:

1. User contact information
2. Username and password
3. Residual payment %
4. Upfront bonus pay
5. Lease factors and buy rates
6. Equipment list and costs
7. Merchant rates and fees
8. Shipping costs
9. Starter supplies

The software provides you with the following user levels:

1. System Administrator – only one user can use this account. This user sees all data for all users including all applications, statistics, and user accounts, as well as access to setting up, administering, and maintaining the software.

2. Administrative Accounts – this is for employees at the corporate office

3. Sales Office – For sales offices who manage a team of Sales Reps. These users can view all data, applications, and statistics for their Sales Office as well as all Sales Rep users assigned to this Sales Office account

4. Sales Reps, Inhouse Sales Reps, Referral Partners, Referral Agents, and Trade Association Partner Users – These users are always assigned ownership to an Sales Office and can only view data, applications, and statistics for their user account only.

5. Telemarketers – Sales Office and Sales Reps can create telemarketer user accounts that have access to the leads section, work leads, and assign appointments to the user account they belong to.

9. Leads and Telemarketing Section

The leads and telemarketing section allows you to provide leads to your outside Sales Reps, inside sales reps, call centers, outsourced lead generation companies, and telemarketers so they can work leads for your office.

Using the leads and telemarketing system, you are able to track the progress of each user working leads, as well as monitor and supervise what they are doing on a daily basis.

9a. The leads system provides the following lead tools and features:

Main leads section	Home page of the leads section
Lead list names	Add, edit, or delete lead list names
Edit Lead statuses	Add, edit, or delete lead status levels for each lead category
Add new lead	Manually add new leads 1 lead at a time
Available leads	View available leads in the system for all users
Import lead list	Import lead lists from excel docs
Telemarketers	View telemarketer lead users and their progress
Lead search	Search for existing leads in the system

You can view total lead activity for all users or all telemarketers in the system by: All, today, yesterday, current week, current month, current year, or custom search by date range.

Lead Status Configuration

This section allows you to add, edit, or delete lead statuses from all 6 lead categories in the Leads and Telemarketing Section.

The software comes with a set of lead statuses already setup in the software under each lead category. You can edit this list if you wish to provide your own set of lead statuses under eacg category.

9b. Lead status categories:

The lead status categories are hard-coded into the system and can never be changed or customized. When working and contacting leads in the system, all users can change the status of a lead, based on the result of the contact, to one of the following lead categories:

1. New leads
2. New referrals
3. Working leads
4. Leads contacted
5. Qualified/hot leads
6. Sold/pending leads
7. Dead leads

9c. Lead status levels

Please note: All system administrators are able to edit and create their own list of lead status levels under each of the 6 lead categories. To do this, click on the Home menu button, then click on Setup/Configuration page, then click on the Lead statuses page, and you can start editing the lead status levels for each lead category.

You are not able to edit or change the Lead Categories as this is hard coded in the software and is used to run the lead system. However, you can add, edit, or delete lead statuses in each lead category.

The software is installed with the following default lead status levels under each lead category (you can edit these lead status items under each category at any time):

New Leads (Lead Category)

0 - Available Leads
0a - Telemarketing - New Lead
0b - Telemarketing - Left VM/Call Back
0c - Telemarketing - Send Email/Call Back
0d - Telemarketing - Phone Disconnected
0e - Telemarketing - Set Phone Appt
0f - Telemarketing - Set Office Appt

Working leads (Lead Category)

1a - New Lead - DBA List
1b - New Lead - Postcard Mailer
1c - New Lead - Email Ad
1d - New Lead - Customer Called
1e - New Lead - Cold Call

Leads contacted (Lead Category)

2a - Working - No Contact
2b - Working - Left Voice Mail
2c - Working - Sent Email
2d - Working - Call Back

Working Leads (Lead Category)

3a - Contacted - Spoke to Receptionist
3b - Contacted - Spoke to Office Manager
3c - Contacted - Spoke to Owner/decision maker
3d - Contacted - Requested more information
3e - Contacted - Sent Email
3f - Contacted - Sent Fax
3g - Contacted - Mailed Information
3h - Contacted - Set phone appointment
3i - Contacted - Set office visitation

Qualifed/Hot Leads (Lead Category)

4a - Qualify - Made Presentation
4b - Qualify - Received Statement
4c - Qualify - Presented Proposal
4d - Qualify - Waiting for Paperwork

Dead Leads (Lead Category)

5a - Dead Lead - Not Ready
5b - Dead Lead - Not Interested
5c - Dead Lead - Not Qualified
5d - Dead Lead - Lost to Competitor
5e - Dead Lead - Give Up
5f - Dead Lead - Client Won't Call Back

Sold Leads (Lead Category)

6a - SOLD - Application Signed
6b - SOLD - Need Signature
6c - SOLD - Need Voided Check
6d - SOLD - Need Additional Docs
7 - SOLD - Convert Lead to Online App

When viewing the lead status details of any lead, you are able to customize the page by showing or hiding the following sections:

a. Rate quotes prepared
b. Merchant information
c. Existing merchant rates and fees
d. Additional Data Imported With Lead Lists
e. Equipment Choice and Cost Summary

To customize these sections by enabling or disabling the ability to view these sections, you can go to the User Access Rights section.

9d. How to manually add 1 lead in the system at a time:

Step 1: Before you add leads to the system, all leads need to be assigned to a lead list name. To add lead list names, click on “Lead List Options”, then add as many lead list names as you want. This is so you can better organize, search, find, and use all your leads you enter into the leads system.

Step 1: When you are in the leads section, click on “Add New Lead”. Fill out the form with all the information you have regarding the new lead. You will also need to fill in the correct info for the following top fields:

1.	Lead list name	Always put your leads in a lead list
2.	DBA Status	Assign the lead a lead status
3.	Lead owner	Choose who you want to manage the lead
4.	Telemarketer owner	Choose a telemarketer if they are calling for you

When adding a lead to the system, the following fields are available for you to use:

2. Business name
3. # of locations
4. Business address
5. City

6. State
7. Zip
8. Contact name
9. Owner name
10. Email address
11. Website address
12. Office #
13. Toll Free #
14. Cell phone #
15. Fax #
16. How Did Merchant Find Us?
17. Merchant Status
18. Merchant Type
19. Products Sold
20. Existing Processor Name
21. Average Ticket?
22. Monthly Volume?
23. Is Merchant Happy?
24. If No, Explain
25. What are Their Needs
26. Current Discount Rate
27. Transaction Fee
28. Statement Fee
29. Monthly Minimum
30. Annual Fees
31. Other Fees

When adding a new lead, you are also able to add new tasks and reminders. When working leads, you can do one of the following actions for each lead:

1. Change the status of a lead
2. Change the ownership of the lead to a new owner
3. Add a new note to the lead so you can record what was said on phone
4. Add a new appointment for the lead
5. Add a new task/reminder for the lead
6. Convert the lead and all data to a new online agent app
7. Delete the lead

9e. Importing a lead list using a text file or MS Excel document

To import a list of hundreds or 1000's of leads into the system at one time, take the following steps:

Step 1: Before you add leads to the system, all leads need to be assigned to a lead list name. To add lead list names, click on "Lead List Options", then add as many lead list names as you want. This is so you can better organize, search, find, and use all your leads you enter into the leads system.

Step 2: Click on Import Lead List. Choose the Lead List name in the drop down menu where you want to save all your leads.

Step 3: Open the document that contains all your leads. Select all rows and columns of your leads in your document, then choose copy.

Step 4: Go to the website to the Import Leads Page, and inside the open field box, paste the data into the field box.

Step 5: Choose the Lead List Owner you want to assign these leads to. The field box is set to ALL USERS. This means all leads you import will be available to all users who can search, select, and assign any or all of these leads to their account, meaning no other users will be able to see these leads any longer. Then click on the button "Import List".

If you want to assign leads to several users, then assign the lead list to system administrator. When the leads are imported, then search for all leads assigned to system administrator by a certain region (city, state, zip code, area code) where your sales reps are located, then choose all leads, and assign them to that user. Repeat this step for all other users.

If you don't select owner, then leads status is set to "AVAILABLE". So any user will be able to search and find the leads list under the "Get Available Leads" section. If you choose an owner user for the leads list you are importing, then the leads list status is set to NEW under that user owner. These leads will not be available or seen by any other user in the system.

Step 6: After you Import List, map all fields, and click on submit. You have just successfully imported all your leads into the system.
Fields available in the lead system for importing:

1. DBA Business name
2. # locations
3. First name
4. Last name
5. Complete name
6. Address
7. City
8. State
9. Zip
10. Phone area code
11. Phone number
12. Complete phone
13. FAX area code
14. FAX number
15. Complete FAX

9f. How to Use the Leads System

When viewing the lead status details of any lead, you are able to customize the page by showing or hiding the following sections:

a. Rate quotes prepared
b. Merchant information
c. Existing merchant rates and fees
d. Additional Data Imported With Lead Lists
e. Equipment Choice and Cost Summary

To customize these sections by enabling or disabling the ability to view these sections, you can go to the User Access Rights section.

If you are logged into the software as the system administrator, you will be able to view all leads that exist in the lead section as well as all users working leads.

When a non-admin user is logged into the software, they are only able to view all leads for their user account only, as well as any sub-users/leads assigned to them in their network.

Customizing the Lead Categories

Lead categories are permanent categories in the system that cannot be changed. They are as follows:

New Leads	New Referrals	Working Leads
Leads Contacted	Qualified/Hot	Sold/Pending
Dead Leads		

Customizing the Lead Status Levels

Before using the leads system, each client can customize the list of lead status levels under each lead status category. To do this, the system administrator has to login and go to the Setup/Configuration section:

http://yourdomainname.com/configuration.php

In the "Set-Up Basic System Options and Admin Information" section, click on this option: "Edit Lead Statuses" where you can add, edit, or delete lead statuses for each lead category.

When you are on this page, you will see a drop down menu of all lead categories. Choose one of the categories you want to edit. When you are on lead category, you can edit or delete existing lead status levels, or you can add a new status level of your choice. This page will also show you the # of existing leads that exist in the lead system for each status level.

The 3 lead statuses: Telemarketing - new lead, New lead – DBA list, and New lead – customer called cannot be edited or deleted as these are used by the system.

Explanation of available lead option links and features:

Main leads section – This is the home page of the leads section. Here you can view all the statistics and summary of all leads in the system as well as the status and progress of users working leads in the system. You can view the summary of all leads by lead category and view all users working leads on a daily basis.

You are able to search for leads worked by a specific user for last year, last month, last day, or custom search field by searching by date ranges. With this feature, you will be able to view each users progress on a daily, weekly, monthly, or yearly basis.

Add new lead – use this link to manually add 1 lead at a time into the system.

Before you can add a lead into the system, you must go to the Lead List Options page, and create a new lead list name. All leads in the system must be assigned to a list name in order to help you organize your leads based on category or source of the lead. This will help when you are searching for a particular list of leads. An example of lead list names could be: California Doctors, or Long Beach, CA Dentists, or Florists in Dallas, TX.

Available leads – This is where all leads are stored when imported into the system. All users are able to view these leads, search for leads based on zip code, city, state, or area code, view search results, and assign those leads to their user account so no other user will have access to them.

Import lead list – This link allows you to import 100's or 1,000's of leads into the software using a lead list in Excel or Text format.

Before you can add a lead into the system, you must go to the Lead List Options page, and create a new lead list name. All leads in the system must be assigned to a list name in order to help you organize your leads based on category or source of the lead. This will help when you are searching for a particular list of leads. An example of lead list names could be: California Doctors, or Long Beach, CA Dentists, or Florists in Dallas, TX.

When importing leads using a list, the following fields are available for you to map to the fields on your lead list document:

DBA Business Name	# Locations	First name
Last Name	Complete name	Address
City	State	Zip Code
Phone area code	Phone number	Complete phone
Fax area code	Fax number	Complete fax
Email address		

Telemarketers – This link will show you a list of all telemarketer users who are working leads and setting up appointments for sales reps they are assigned to.

Lead list options – This link allows you to setup lead list names in the system. Lead list names must exist before you can manually add a lead or import a lead list into the software.

Lead search – Users can search for leads in the system using the following search options:

From date	To date	Status sections
Status categories	Lead owner	Telemarketers

Owner name	Business name	City
State	Zip code	Phone

Reminders/Tasks – This link will allow you to view all reminders and tasks each user sets up in the system for each lead. This section will show the reminder/task by DBA name, current status, and # days this task is due.

Appointments - This link will allow you to view all appointments each user sets up in the system for each lead. This section will show the appointments by DBA name, current status, and # days this task is due.

Lead Categories

New Leads – leads that are new to the system and just imported or manually entered into the lead system

New Referrals – new referrals that are new to the system and just imported or manually entered into the lead system

Working Leads – Leads that are being contacted for the first time by the sales rep or telemarketer.

Leads Contacted – Leads where the sales rep or telemarketer has contacted someone at the company and is providing information about a service or product, making presentation, and is attempting to identify a need to sell a service

Qualified/Hot Leads – Leads where the sales rep or telemarketer has received interest by the company to buy a product or service, wants more information, and/or has set-up an appointment for a sales rep to call or visit the company.

Sold/Pending Leads – Leads where the sales rep or telemarketer has sold a merchant account or equipment, and is in the paperwork and payment process.

Dead Leads – Leads where the company is not interested, has no need, or is already processing and has equipment being used.

How to add a lead and change the status of the lead:

You will notice all lead options and features are on the left column of the web page in the QUICK LINKS section.

Click on the “Add New Lead” link. You will see a series of drop down menu options as follows:

Lead List Name – You can assign the individual lead you are adding to the system to a lead list name. This helps you organize multiple leads by assigning them to a list name of your choice.

DBA Status – All leads must be assigned a status level. Choose a status level for your lead.

Lead Owner – Your user account will be selected by default. Any sub-users in the software assigned to you will also appear so you can add a lead and assign it to one of your sub-users.

Telemarketer Owner – If you have a telemarketer working leads for you, you can assign the lead to that user to start calling for you.

Contact information for each lead – You are able to input data for each lead in the following fields:

Business name	# locations	Business address
City	State	Zip code
Contact name	Owner name	Email address
Website address	Office #	Toll free #
Cell phone #	Fax #	

Type of lead and notes

How did merchant find us?	Merchant status
Merchant type	Products sold

Existing merchant data

Existing Processor Name	Average Ticket?
Monthly Volume?	Is Merchant Happy?
If No, Explain	What are Their Needs?
Current Discount Rate	Transaction Fee
Statement Fee	Monthly Minimum
Annual Fees	Other Fees
How Did Merchant Find Us?	Equipment List
Notes About Merchant/Contact Person	

Reminders/Appointments – Here you can setup a reminder or appointment for the lead on the same page that you add a new lead. This is optional if you have already setup an appointment or reminder as you are adding this new lead into the system.

Now you are ready to submit this new lead and all information into the system. If all your data and options are correct, click on the "Submit" button.

Working new leads added to the leads system

When working and contacting all your leads, it is important to prioritize your day of who you will contact first. Your priority is to sell as many merchant accounts per day, and also receive signed paperwork for each sold account. Remember, a sold account really should not be treated as sold until you receive signed paperwork from the customer.

On a daily basis, you will want to start contacting your leads based on the category they are listed in and their status level. You will contact leads on a daily basis in the following order:

Appointments – Before you start your day and calling new or existing leads, check this section to make sure you don't have any appointments scheduled for today. If you do, make a note of that and be on time for the appointment.

Tasks/Reminders - Before you start your day and calling new or existing leads, check this section to make sure you don't have any tasks/reminders scheduled for today. If you do, make a note of that and be on time to follow through on completing the task or reminder.

Qualified/Hot Leads – These leads are hot/qualified leads that should be contacted on a daily basis. You have already spoken to the owner and established that the customer has a need to buy your products and services. Your chances of closing this lead is high and should be given priority over all other leads.

Leads Contacted – These leads you are still working and trying to determine if they have a need and want to do business with you. These leads should be contacted last when you are finished with all your hot leads, appointments, or reminders.

Working Leads – These leads you are still working and trying to speak with the owner or decision maker in the company. These leads should be contacted last when you are finished with all your hot leads, leads contacted, appointments, or reminders.

New Referrals – These are new referrals input into the software by a business. These should be treated as hot leads because the owner has visited your website and filled out your new referral form on your website and is searching for more information or interested in buying from you. Call these immediately.

New Leads – These are leads added to the software by you or the system administrator. Start working on these leads AFTER you have reviewed and completed all other leads in all other lead categories.

Sold/Pending – Any lead in this section has already been converted to a user app in the system and the merchant has final paperwork and contracts in their possession. You are just waiting to receive original signatures.

Contacting and Changing the Status of Leads

When you login to the software, go to the main leads home page. On the home page, you will see a summary of all leads in each lead category on the home page for your user account.

On the left column under QUICK LINKS section, you will see all your leads sorted by the following Leads categories: New leads, new referrals, working leads, leads contacted, qualified/hot leads, sold/pending leads, or dead leads.

Ready to start calling leads?

On the main leads section page, click on the New Leads category. You will see a list of ALL new leads in the system.

These leads are sorted by newest lead on top. When you click on the newest lead, change the status, add a note, and submit, the lead goes to the bottom of the list under the new lead category it is assigned to. You would then click on the next lead and do the same until you have called all leads.

You will change the status of all new leads to a status level under the Working Leads category. When you are finished contacting all New Leads, you would then go to the Working Leads category and start calling all leads in that category.

When you click on a lead, you will be taken to the LEAD STATUS summary page showing all the DBA contact information and details/results of each contact.

On the LEAD STATUS page, you are able to do the following:

1. Call the lead
2. Depending on the result of the call, you will change the DBA status in the drop down menu to the appropriate status level, if it has changed.
3. In the notes field, add any notes or comments of your choice to help you remember what happened after each contact
4. If you need to prepare a rate quote, click on the link "Prepare New Rate Quote" link and the system will take you to the rate quote preparation page.
5. Add a reminder or appointment, including details, due date, and time.
6. Click submit
7. You will receive a pop up alert stating "Info has been updated successfully! Click OK to continue"

If you need to edit the DBA information, click on the link options below the LEAD STATUS title called "Edit DBA Information"

On this page, you are able to do the following:

1. Assign this lead to a new lead list name.
2. Change the DBA status
3. Assign this lead to a new owner
4. Assign this lead to a telemarketer user
5. Edit all contact information
6. Add a new reminder or appointment for this lead
7. Click submit
8. You will receive a pop up alert stating "Info has been updated successfully! Click OK to continue"

If the business owner is ready to open a merchant account and/or buy equipment, you will click on the link options below the LEAD STATUS title called "Convert to App"

A pop up alert will appear stating "Are you sure you want to convert this Lead to App?" Click OK to continue.

The system will take you to the User Online Application page so you can start filling out the online merchant account application.

Filling Out the Online Application

Step 1 – Get Started

User Name – Your user name will be the default user already selected.

Bank/Processor – The default bank/processor will be selected. If you are using a different bank/processor choose the appropriate one in the drop down menu.

Use Required Fields – The online app has several fields that are required by the bank/processor in order to get the merchant account approved. If the data is missing, the application will be placed on hold. If you do not think you have all the necessary information to finish this app, choose NO and fill out the app, then click "Submit App in Preparation" so the app will not be saved in the system as an "Application in Progress" but will be saved as an "App on Hold"

Fill out the following information:

1. DBA contact information
2. User information
3. Office information
4. Submit

Step 2 – Service Request

Merchant Status – Choose new or existing merchant. Based on what you choose, upfront bonus amounts will appear that will automatically be added to the invoice and paid to you when the application is approved.

Bankcard Types – choose one of the 3 options

Additional services – Choose Yes, No, New, Existing, or N/A for all the choices in this section, including account #'s if they are existing.

Step 3 – Merchant Info

Fill out all data on this page and submit

Step 4 – Merchant Profile

Fill out all data on this page and submit

Step 5 – Owner/Officers

Fill out all data on this page and submit

Step 6 – References/Banks

Fill out all data on this page and submit

Step 7 – Rates and Fees

Fill out all data on this page and submit

Step 8 – Equipment Options

Fill out all data on this page and submit

Step 9 – Starter Supplies

Fill out all data on this page and choose "Submit Application" or "Submit App in Preparation"

You are now completed with this application.

What Happens Next?

Email Notifications

The merchant and the user that submitted this application will receive a copy of the following email notifications:

1. New Merchant Application Received: {$BusinessName}
2. Merchant Account Application Documentation

The email notifications will include a copy of the merchant application and agreement already filled out by the system. The merchant needs to open the file, print, sign, and fax the signed paperwork back to the sales rep.

Sales Representative

It is now the responsibility of the sales rep to contact the merchant, get them to sign all paperwork, and fax it back into your office.

The sales rep will review all signed paperwork and make sure everything is complete. The sales rep will then fax the paperwork to the underwriting department at the corporate office according to their instructions and policies.

Corporate Office

The underwriting administrative user will receive notification of the new application submitted by the sales rep.

The underwriter will check their fax records to insure they received all signed paperwork and review that everything is accurate and complete in order to get the account approved.

The underwriter will fax all paperwork to the bank/processor for approval.

The underwriter will login to the software, go to the STATUS section, click on USER APPS, click on the app they are working on, then click on the CHANGE APP STATUS link, and then change the status of the application to one of the 16 different status levels.

All applications received for the first time will be saved in the software under the status level of RECEIVED.

For all new apps, the first status level changes will be from RECEIVED to one of the following:

SIGNED CONTRACTS

REVIEW

PENDING

CREDIT/UNDERWRITING

DECLINED

APPROVED

Email Notifications

When the status of the account has been changed, the merchant and the sales rep will receive the following email notifications:

1. Status Change for Merchant Application: {$BusinessName}
2. Application for Merchant Account Approved: {$BusinessName}

Viewing the Details of Each Account

Users and administrators will be able to view the following details of each application in the STATUS section:

1. Merchant Application #440
2. Edit This App
3. App Summary
4. Change App Status
5. DBA Records
6. Equipment
7. Rates
8. Itemized Invoice
9. Other Bonuses/Deductions
10. Residuals
11. Notes
12. Docs
13. Trouble Tickets

Profits from Each Merchant Account in the System

Each user can view their total upfront commissions, lease funding, and monthly residual reports in the PROFITS section of the software.

When an account is still in progress, the status of the upfront commission or lease funding for the account will be in the pending status level.

When the status for the merchant account has been changed to PAYROLL APPROVAL, the pay for the account will change from PENDING to APPROVED

10. Rate Quote and Cost Analysis Proposal System

10a. Prepare detailed, comprehensive 5-year savings analysis and cost comparison rate quotes online for your merchants. You can save, export, print, and/or email proposals to your clients in minutes – completely automated! Rates quotes are saved as PDF documents to print and include in your proposal for new merchants.

Features and Benefits: Input data for 3 months previous processing statements for All Credit Card Activity (Including Check Card), Check Card Activity, Mid-Qualified Volume, and Non-Qualified Volume including Average monthly volume, average transactions, and average tickets

Rate Quote Details - Annual Volume Total Visa/MasterCard, Monthly Bankcard Volume, Number of Transactions, Average Ticket, Check Card Qualified Discount Rate, and Total Fees @ Check Card Qualified Rate

Qualified Discount Rate - Qualified Discount Rate, Qualified Per Item Rate, Total Fees @ Qualified Rate

Mid-Qualified Volume - Mid-Qualified Volume, Mid-Qualified Discount Rate, Mid Qualified Per Item Rate, Total Fees @ Mid Qualified Rate

Non-Qualified Volume - Non-Qualified Volume, Non -Qualified Discount Rate, Non-Qualified Per Item Rate, Total Fees @ Non-Qualified Rate

Authorization Items - Authorization Count, Authorization Per Item Fee, Total Authorization Fees

Other Fees - Statement Fee, Debit Access, Batch Header Fee's, Membership Fee

American Express - Number of Amex, Amex Per Item Fee, Amex Transaction Fees

Discover Cards - Number of Discover, Discover Per Item Fee, Discover Transaction Fees

Debit Cards - Number of Debit Cards, Debit Volume, Debit Discount Rate, Debit Discount Fee, Debit per Item Fee, Debit Item Fee Total, Total Debit Fees, Annual Fee, Mo. Equipment Expense

Processing Savings off Current Statement - Total Credit Processing Expense, Processing Savings off Current Statement, % Of Savings, Annualized Savings

Online Debit Analysis - Current Cost Per Checkcard Sale, Online Debit Transaction Fee, Net Savings Per Sale, Number of Sale

Savings from Online Debit - Based on 5%, 10%, 15%, 20%, and 25%, $ Saved Monthly, Combined Savings, Annual Savings

To prepare a cost comparison and rate quote proposal, click on the "Rate Quotes" link in the gray menu bar on the top of the site.

The main rate quote page shows a list of all rates quotes prepared and saved in the system.

You will see the following details for each rate quote prepared:

1. PDF icon to click on to download, open, and print the 3 page PDF rate quote proposal
2. Date and time of each rate quote prepared
3. DBA name
4. Annual volume
5. 1 month savings
6. 3 month savings

10b. Preparing a customized rate quote

To prepare a customized rate quote, click on the link called "Prepare New Rate Quote." When you are at the rate quote page, you will enter data in the blue field boxes only for the following sections:

1. Merchant contact information
2. # statements
3. Enter 3 previous statements for All Credit Card Activity (Including Check Card)
4. Enter 3 previous statements for Check Card Activity
5. Enter 3 previous statements for Mid-Qual Volume
6. Enter 3 previous statements for Non-Qual Volume

Then enter data in the blue field boxes only for the following sections:

1. Visa/Mastercard Credit Card Rate
2. Check Card Rate
3. Qual Discount Rate
4. Mid-Qual Volume
5. Non-Qual Volume
6. Authorization Items
7. Other Fees
8. American Express
9. Discover Cards
10. Debit Cards

11. Other Fees and Expenses
12. Processing Savings off Current Statement
13. Online Debit Analysis
14. Savings from Online Debit

10c. Visa & Mastercard Interchant Rate Quote Calculator

- Interchange Item Name (Manageable Interchange List)
- % Rate (Editable Field)
- Per Item (Editable Field)
- Assessment (Editable Field)
- Total Interchange Rate (Editable Field)
- Total Interchange Per Item (Editable Field)
- Monthly # Tickets (Must Input Data)
- Monthly Volume (Must Input Data)
- Discount Charged (Must Input Data)
- Per Item Charged (Must Input Data)
- Markup Per Item (Calculation Field)
- Total Profit Per Item (Calculation Field)
- Discount Markup (Calculation Field)
- Discount Profit (Calculation Field)
- Total Profit (Calculation Field)

11. Understanding How the "Accounts" Section Works (Corporate Staff and Sales Rep Responsibilities)

11a. When the Sales Rep fills out an agent online application, the software does the following actions for the corporate office, Sales Rep, and the merchant:

1. Populates the database with all data for the merchant and puts the status of the new merchant account as "Received"

2. Generates and emails all PDF paperwork populated with data saved in the database

3. Sends email notification to the Sales Rep, merchant, and system admin

4. Provides the Sales Rep with the current status of the merchant application

5. Calculates and generates an invoice to show profitability and costs for each merchant

11b. Sales Rep Responsibilities Regarding Submitting Applications

1. The sales rep visits the merchant and makes a sales presentation

2. The merchant is ready to apply for a merchant account

3. The Sales Rep fills out all paperwork, receives necessary signatures on all paperwork including the merchant application, lease contract, etc. and gets a copy of a voided check

4. If the Sales Rep is doing inside sales, they would call the merchant, fill out the agent online application while asking all the questions over the phone, submits the app, then instructs the merchant to check their email, open the PDF application sent to them, print, sign, and fax back to the Sales Rep.

5. The Sales Rep goes back to their office and logs into the software on their computer using their username and password.

6. The Sales Rep will click on the "Submit Agent Application" and begins filling out the online application and submits the data to the corporate office.

7. The Sales Rep FAXES a copy of all signed paperwork to the corporate office.

8. The Sales Rep will then wait for the corporate office to start the paperwork and underwriting process of the application. The Sales Rep will receive both email notifications regarding the status of the merchant application as well as logging into the software and viewing the status of each merchant application

11c. Corporate Office Responsibilities upon Receiving New Applications

2. The person responsible for underwriting and application processing will come into the office in the morning and log into the software

3. Go to "Accounts" section and you will be able to view all NEW applications submitted to the corporate office.

4. Go to the FAX machine and get the original paperwork for all new merchants and start matching all paperwork with what has been submitted in the software. It is better to use an eFax account as you will be able to save all faxes as electronic images and upload these into the software under each account ID.

5. One by one, the underwriter will click on each merchant account into the system and change the status of each account from "Received" to "Signed Documentation Received" and "Sent to Bank"

6. For each new account, go to the Accounts, and then click on the merchant account to view the application summary, and then click on "Documentation", and then upload all paperwork that applies to the merchant account. You are now creating an electronic file cabinet of all paperwork you receive on each account. When providing service and support for each account, you will not need to get up from your desk and search for file folders or paperwork. All documents will be available for review within the software just a few mouse clicks away.

7. When you change the status of each account, the Sales Rep will receive an email notification from the system alerting them of the status change.

8. Either email or fax all paperwork to the corporate office for approval.

9. Fax all paperwork to the lease company as well if a lease has been sold.

10. When the bank responds, you will then log into the software, go to “Accounts”, click on the merchant account DBA name, then click on “Change Account Status”, and change the status of the application to “Declined” or “Approved”.

11. At this point, the technology admin user takes over the account in the system and finishes changing the status of the account to “Equipment Ordered”, “Equipment Shipped”, “Reprogrammed”, “Equipment Installed”, and “Live” status levels.

11d. 16 Different Status Levels, Depending on Service Enrollment (New Merchant, Existing Merchant, Lease Contract)

1. Received
2. Signed Contracts
3. Review
4. Credit/Underwriting
5. Declined
6. Lease Submitted
7. Lease Decision
8. Approved
9. Equipment Ordering
10. Equipment Shipping
11. Reprogramming
12. Installation
13. Lease Verify
14. Live Merchant
15. Payroll Approval
16. Cancel

11e. Status Levels = New Merchant

2. Received
3. Signed Contracts
4. Review
5. Credit/Underwriting
6. Declined
7. Lease Submitted
8. Lease Decision
9. Approved
10. Equipment Ordering
11. Equipment Shipping
12. Installation
13. Lease Verify

14. Live Merchant
15. Payroll Approval
16. Cancel

11f. Status Levels = Existing Merchant

1. Received
2. Signed Contracts
3. Review
4. Credit/Underwriting
5. Declined
6. Lease Submitted
7. Lease Decision
8. Approved
9. Reprogramming
10. Lease Verify
11. Live Merchant
12. Payroll Approval
13. Cancel

11g. Application Status - Quick Statistics

On the Accounts section, you can view the following statistics:

1. Total Apps This Month
2. Credit/Underwriting
3. Leases Submitted
4. Apps Approved
5. Equipment Ordered
6. Equipment Shipped
7. Reprograms
8. Equipment Installed
9. Live Merchants
10. Apps Pending
11. Apps Declined
12. Cancel/Withdraw
13. Incomplete Apps
14. Apps on Hold
15. Total Leasing
16. Total Purchase
17. Total Rentals
18. Total Reprograms

11h. Applications in Progress

When you go to the "Accounts" section, you are able to view all "Applications in Progress" as well as viewing the Quick statistics section as well.

Under applications in progress, you can quickly view the following for each account:

1. DBA name
2. System date and time app was submitted
3. Sales Rep that submitted the application
4. Current app status
5. Current date and time of the most recent status change
6. Age of the application from the time it was received into the system

Simply click on any of these apps in the “Apps in Progress” section so you can see the full summary and details of the app, which are organized in the following categories where the page links are located just under the APPLICATION SUMMARY HEADING on the page.

To view Merchant Accounts in Progress, click on the “Status” link located on the gray menu box under your company logo. There are 2 sections on this page: Application Status – Quick Statistics and Applications in Progress.

In the Applications in Progress section, click on the Merchant Account from which you would like to view detailed information.

You will then view the Application Summary for that Merchant Account.

To view all details of the Merchant Account, you can click on any of the following links which are located near the top of the screen under the “Application Summary” heading:

1.	Merchant Application #xxx	This will tell you the application #
2.	Edit this App	This will let you edit the fields of the app
3.	App Summary	Shows you all the details of the merchant
4.	Change application status	For underwriting users, change the status of an app
5.	DBA Records	Shows the business and owner contact information
6.	Equipment	Shows equip purchased, leased, or reprogrammed
7.	Rates	Shows the rates the merchant is processing
8.	Itemized Invoice	Shows users upfront profits and costs
9.	Other Bonuses/Deductions	Admins can add or deduct money from invoice
10.	Residuals	Shows monthly average residuals for the merchant
11.	Notes	Keep track of all calls and activity for the merchant
12.	Docs	View all virtual paperwork for this merchant
13.	Trouble Tickets	View all trouble tickets created for this merchant

11i. Application Summary – Quick Links

When you are on the Accounts page, you will see quick links on the left column that will organize and categorize all merchant applications in the system by their current status level, as well as showing you statistics as to how many apps are currently listed in each status level.

These quick links on the left column are:

Pre-Boarding

1. Agent Apps – apps submitted by Sales Reps only

2. Merchant Apps – apps submitted by merchants via Sales Reps websites
3. Incomplete Apps – Apps started by a user that was not finished
4. Apps On Hold – Apps completed by Sales Reps, but submitted as on-hold status

Underwriting

1. Signed Docs
2. Being Reviewed
3. Pending/On-Hold
4. Sent to Bank
5. Declined

Implementation

1. Approved
2. Ordered
3. Shipped
4. Reprogrammed
5. Install Appointments
6. Installed

Relationship Management

1. Live Merchant
2. Payroll Approved
3. Cancelled
4. Support
5. Search Apps

11j. What is the difference between the “Agent Online App”, the “View Merchant App” link, and the “Submit Referral” link?

Agent Online Application – For Sales Reps Only

The agent online application is for Sales Reps only and can only be accessed by the user logging into the software. The merchant will never be able to have access to this agent application. This is a complete online application that enables Sales Reps to populate all the data for each new merchant into the database. When the corporate office receives this data, they will begin the application processing and underwriting process by communicating back and forth with the Sales Reps via the software.

Merchant Application Link – For Merchants Only

The merchant application is for merchants to fill out. Sales Reps never fill this application out. The merchant application is a shorter version of the agent online application as it contains basic fields and information that a business owner would understand. The agent online application includes advanced fields, pricing, profitability, equipment programming and communication that is for internal use only. The business owner would not understand what this information is for. All users are able to add a link to their individual websites welcoming customers to fill out an online application for a merchant account. The html web-link allows merchants to fill out the online application, stores the data in the software database, and is linked to the user account for proper ownership of the application.

Submit Referral Link – For All Users Submitting Referrals to Corporate Office

If you have partners like banks, printing companies, trade associations, franchise companies who want to send you referrals, these users can submit referral leads by filling out the referral partner online application and submit to the corporate office.

12. Profits – Upfront Commissions & Monthly Residual Reports

12a. Up-front monthly commissions reporting

The profits section provides detailed financial reports for all user accounts regarding all profits and costs earned for each merchant account submitted in the software database.

When a merchant account is submitted, the system automatically calculates profits and costs and generates an invoice for the user to view. The invoice will show details of all profits including upfront bonuses, lease funding, and other fees collected. The costs will then be deducted including costs of equipment, starter supplies, and shipping costs. A total will be calculated. In the profits section, all invoices and payments will be shown as "Pending" commissions until the status of the account has been changed to "Payroll Approved" status. When that status is activated, the pending commission will automatically change to the approved status in the profits section. You can choose to pay commissions weekly, bi-monthly, or monthly.

The upfront commission reports will show details as follows:

1. Accounts sold
2. Pending accounts
3. Approved accounts
4. Sale type
5. Price quote
6. Commission
7. Bonuses
8. Leasing
9. Cash sales
10. Fees collected
11. Other bonuses
12. Sub-total
13. Equipment
14. Starter supplies
15. Shipping costs
16. Other deductions
17. Sub-total

18. Approved commissions

12b. Residual reporting system

The residual reporting system provides monthly reports for all residuals earned by all users in the system, based on a % each user is assigned, and what level the user is in their network.

How the system calculates residual profits between users and sub-users

On each level, each user will share his/her profit % with all sub-users below them (only in case of in-direct - subuser's merchants).

Example: Net monthly residual income earned from a merchant account = $100.00

User 1	System Administrator	= 100% (systemadmin)
Sub-User 1.1	Sales Office	= 70%
Sub-User 1.1.1	Sales Rep	= 40%

This means the sales office will be giving 40% of its 70% profit to the Sales Rep, so out of the $100 net profit, the Sales Office will get 30% and the Sales Rep will get 40%.

In this case, each sub-user will get the following:

User1	= $100 - $70 = $30 - profit he/she will get ($70 he will give to sub-user's tree)
User1.1	= $100 x 70% - $28 = $70 - $28 = $42 (he will give $28 of out $70 to sub-user)
User1.1.1	= $100 x 70% x 40% = $28 - direct merchant's profit.

Example 2: How much $ each user and sub-user gets from the $100 net profit:

User 1	System Administrator	= $30.00 (systemadmin)
Sub-User 1.1	Sales Office	= $42.00
Sub-User 1.1.1	Sales Rep	= $28.00
	Total	= $100.00

Example 3: How much % each user and sub-user gets from the $100 net profit:

User 1	System Administrator	= 30% (systemadmin)
Sub-User 1.1	Sales Office	= 30%
Sub-User 1.1.1	Sales Rep	= 40%

As the system administrator, you will be able to view ALL residual reports for all vendors, and for all users in the site. Regular non-admin users in the system will only be able to view their residual reports for all vendors and will not be able to view reports, data, or statistics for any other user.

On the home page of the “Profits” section, you will see the following details for each month’s residual reports imported into the software:

1. Month/year of report
2. # reports
3. # users
4. # merchants
5. Net Profit
6. Agent Profit

On this page, you are able to export all data from this page in an Excel document format. Just click on the "Export Residual Report (.xls file) link on the top of the page.

When you click on any "Month/Year" report, you will be taken to the next level of residual reports that will show the following details:

1. User ID
2. User name
3. #merchants
4. # vendors
5. Net Profit
6. Volume
7. User Profit

On this page, you are able to export all data from this page in an Excel document format. Just click on the "Export Residual Report (.xls file) link on the top of the page.

When you click on any user name, you will be taken to the next level of residual reports that will show the following details:

1. Vendor
2. Import date
3. # merchants
4. Net Profit
5. User profit

On this page, you are able to export all data from this page in an Excel document format. Just click on the "Export Residual Report (.xls file) link on the top of the page.

When you click on any vendor name, you will be taken to the next level of residual reports that will show the following details (the following fields can be customized with a list of fields you want on this page, your choice):

1.	User name	Users name assigned in user creation page
2.	User ID	Users ID assigned in user creation page
3.	MID	Imported into system from your residual report
4.	Merchant name	Imported into system from your residual report
5.	Volume	Imported into system from your residual report
6.	Transactions	Imported into system from your residual report
7.	Average ticket	Imported into system from your residual report
8.	Total revenue	Required field

9. Net profit — Required field
10. Profit % — This % is assigned in the user's creation page
11. User profit — Total calculated by system

On this page, you are able to export all data from this page in an Excel document format. Just click on the "Export Residual Report (.xls file) link on the top of the page.

12c. How to use the residual reporting system

The residual reporting system provides the following page links of tools you can use to setup the residual system the first time:

1. View residuals — Click to view all residual reports
2. Add vendors — Before importing or adding fields, you must add vendors
3. Import reports — Click here to import reports for any vendor in system
4. Edit reports — Click here to edit fields in reports for any vendor
5. Customize fields — Click here to customize fields for the residual report

12d. View Residuals link

Click on this link to view all residual reports sorted by month/year, vendor, and user name. For each user, the system will show a complete list of all merchant accounts and residual profits.

12e. Add Vendors link

Before you can import reports and customize fields, you need to add a list of vendors who pay you residuals on a monthly basis. When you add vendors, you will then be able to customize the report with a list of visible fields you want to show up on the report, depending on the type of report you receive from your vendor, and the type of fields they provide you in their report.

12f. Customize Fields

When you have added a list of all vendors, you can now customize the residual report page for that vendor, and have the vendor residual page show the fields of your choice.

Click on the "Customize Fields" page. Then click on the "Edit" link that appears to the right of each vendor name. Next, you can start adding new fields and customizing how you want your report page to look at by all users.

The customize field page will consist of the following options:

1. Field name
2. Format
3. Excel column name
4. Up and down tool
5. Delete field option

Field name – This is the actual field name that will appear on the residual report page that users will view.

Format – All fields must have a correct format, like text, currency .xx, currency .xxxx, number, or percentage xx.xx%. Example: if the field is for the DBA name, choose text. If the field is the # of transactions, then choose number format, if the field is the average ticket like $23.45, then choose currency .xx format, if the field is a currency like .3245, then choose currency .xxxx as the format.

Excel column name – This is the actual field names that exists in your MS excel document. Make sure these fields have the exact names, word for word, that exist in your MS Excel document. This option is available so you do not have to edit your MS Excel document every month and will save you time. The system will automatically map all fields that exist in your MS Excel doc with the Field names you put in the system.

Up and Down Tool – All fields can be arranged in the order of your choice. The field on top will be the first field that shows up on your residual report page to the left. The field on the bottom will show up on the residual report page as the last field to the right. You can move fields up or down and change the order of fields using this tool.

Delete – You can use this option to delete any field you do not want to use.

Required fields – The system has 5 fields that are REQUIRED to be used in the system. Only 3 of these fields must exist in your Excel document which are MID, Net Profit, and Volume.

Missing Data – If data is missing in your software database, like the Merchant DBA name and the MID#. Then the data for these 2 fields will still import into the system. Any data that is missing in the software will appear in red text to alert you that this merchant account is missing in the database. Or, the merchant name or MID# has been misspelled in the software or in the MS Excel document.

12g. Required fields and how they work

Here is an explanation of how the residual system works:

Excel Document: The only thing that must exist in the Excel document in order for the import process to work successfully are the following fields: MID, Volume, Net Profit.

Fields In the System: The system must have the following fields in the database for each MID account: Merchant Name, MID, User Name, and the User Account #. The Volume and Net Profit fields will not apply as the data for these 2 fields are imported in the system from the Excel document.

Missing or Misspelled Merchant Account Data: If the system cannot find the MID that is being imported from the Excel doc, the data is still imported, but the MID and Merchant Name fields will appear in RED letters to show the data is missing from the system or the data is misspelled. You can do a search in the system to see if the merchant exists. If not, you will need to delete the report, add the merchant to the database, and import again, and the error will be corrected.

Below is a list of required fields that must exist in order for the residual reporting system to work properly.

1.	User Name	User name must exist in the software in order to work properly
2.	User #	User ID must exist in the software in order to work properly
3.	MID	MID must exist in the software **AND** your Excel document
4.	Volume	This field must exist in the Excel document to work properly
5.	Net Profit	This field must exist in the Excel document to work properly

User name – This is required field. If the User name does not exist in the database, the merchant accounts imported into the software will not be assigned to any user.

User ID - This is required field. If the user ID does not exist in the database, the merchant accounts imported into the software will not be assigned to any user.

MID – This is a required field. All residual reports from all vendors will always have this field on the MS Excel document. The system uses this field to match with the Merchant DBA name, then recognizes which user name and user ID owns the merchant account.

Volume – This is a required field because the software uses this field to show monthly average statistics for each merchant account in the Status section and the Merchants section of the software.

Net Profit – Every MS Excel document has this field. This is the field that shows total profit paid to your office by your bank/processor. The system uses this field for each merchant account, multiplies this field by the % you assign each user in the user creation page, and the total will show up in the last column to the right that says User Profit.

12h. Importing Reports

When you are done customizing your residual report page layout, you can now import your residual reports. Click on the Import reports page, choose the month and year for the report you are importing, then choose the vendor the report is for, and paste the content of your excel document into the system. To do this, open your excel document, and select all the rows and columns of your residual report, then copy, then go to the import page, and paste the content in the box provided, then click next. The site will take you to a mapping page, and insure all fields are mapped properly. Then choose Import. When done, you can view the report and make sure all data is correct. If it is not, you will need to delete the report and repeat the import steps again.

12i. Edit Reports

Allows you to edit all fields for any vendor in the residual report system. Just choose a vendor, and you will see a list of all reports imported into the system sorted by the month/yare. You can click on a row to edit, or delete any reporting month/year that exists in the software.

13. Merchants (Advanced Search Tools)

The Merchants section allows you to view all merchants that have been boarded for the current month, as well as viewing ALL merchants in the system for all previous months.

When you view all merchants, the system allows you to view the following data and statisctics:

1.	Live date	The date the merchant status was set to live
2.	DBA name	The business name
3.	Owner name	The owner's name
4.	Business type	Business type of the merchant
5.	Average volume	The average monthly processing volume for the past
6.	Average Net Profit	The average net profit for the past months

You are able to search for merchant accounts in the software database by using one or all of our advanced search tools on the search page.

The advanced search tools include the following:

1.	Merchant name	
2.	City	Search all records by city
3.	State	Search all records by state
4.	Zip Code	Search all records by zip code
5.	Phone	Search all records by phone
6.	Street Address	Search all records by street address
7.	MID #	Search all records by MID#
8.	TID #	Search all records by TID#
9.	Business Type	Search all records by business type
10.	Equipment Type	Search all records by equipment purchased
11.	From Date	Search all records by date range
12.	To Date	Search all records by date range
13.	Current Filter Status	Search all records by status of application
14.	Agent	Search all records by user name

14. Support Section

The support section provides complete and advanced support tools for users to get information and answers to all their training and support needs.

The support tools include the following:

1.	Trouble Tickets	For users of the software only
2.	Knowledgebase	General Q&A section for all users
3.	Equipment Support	Equipment/software Q&A section for all users
4.	Document Downloads	Users can access all PDF docs, forms, contracts here
5.	News Articles	Admins can send out news announcements daily
6.	About Us	Information about the corporate office
7.	Contact Us	Contact information about the corporate office

14a. Trouble Tickets

Users can create a new trouble ticket with their questions or issues so the corporate office can be notified of the issue and provide a timely response. The trouble ticket fields consist of the following information:

1.	Ticket ID	Assigned by the system only
2.	Issue	This drop down list can be customized by system admin
3.	Subject	Input by the user
4.	Details	Input by the user
5.	Status	This drop down list can be customized by system admin
6.	Priority	This drop down list can be customized by system admin
7.	Business Name	Search for all merchants, then click to assign merchant
8.	Submitted by	Assigned by the system only
9.	Assigned to	User can choose an administrative user on their own
10.	Opened	Assigned by the system only when opened
11.	Closed	Assigned by the system only when closed
12.	Last Modified	Assigned by the system only

14b. Trouble Ticket Options

The system administrator can customize the trouble ticket section including the following sections:

1. Issues
2. Ticket Status
3. Ticket Priorities

14c. Document Download Section

Administrative users can provide all users of the software with a complete library of all forms, PDF docs, contracts, paperwork, brochures, marketing materials, etc. so users can access at anytime they need.

In the document download section, administrators are able to customize this section using the following 2 tools:

Edit Categories

On this page, you are able to organize the document download section by category and create as many categories as you wish to use.

In the edit categories section, you are also able to choose which category you want to be visible to different user types as follows:

1.	Admin users	Only admin users are able to view the category and docs
2.	All users	All users including admins can view the category and docs

You can also arrange the order of each category by moving them up or down, or delete a category all together.

Edit Docs

Administrative users can now add documents and forms to all the categories they created in the Edit Categories section. You would simply click on the "New Form" link, then choose a category/department name, then provide a name for the document you are uploading, then upload the file by clicking on the BROWSE button, choose the doc on your desktop, and Submit.

14d. Knowledgebase

Users can browse the knowledgebase of frequently asked questions along with answers provided by administrative users.

Edit Categories

On this page, you are able to organize the knowledgebase section by category and create as many knowledgebase categories as you wish to use.

In the edit knowledgebase categories section, you are also able to choose which knowledgebase category you want to be visible to different user types as follows:

3. Admin users — Only admin users are able to view the category and articles
4. All users — All users including admins can view the category and articles

You can also arrange the order of each knowledgebase category by moving them up or down, or delete a knowledgebase category all together.

Edit Articles

Administrative users can now add articles to all the knowledgebase categories they created in the Edit Categories section. You would simply click on the "New Article" link, then choose a category/department name, then provide a name for the article, type in the content, and Submit.

14e. Equipment Support (Knowledgebase)

Users can browse the equipment support knowledgebase of frequently asked questions along with answers provided by administrative users.

Edit Categories

On this page, you are able to organize the equipment support knowledgebase section by category and create as many equipment support knowledgebase categories as you wish to use.

In the edit equipment support knowledgebase categories section, you are also able to choose which equipment support knowledgebase category you want to be visible to different user types as follows:

5. Admin users — Only admin users are able to view the category and articles
6. All users — All users including admins can view the category and articles

You can also arrange the order of each equipment support knowledgebase category by moving them up or down, or delete an equipment support knowledgebase category all together.

Edit Articles

Administrative users can now add articles to all the equipment support knowledgebase categories they created in the Edit Categories section. You would simply click on the "New Article" link, then choose a category/department name, then provide a name for the article, type in the content, and Submit.

14f. News Articles

Administrative users can provide all users of the software with daily, weekly, or monthly reminders and news announcements to keep them up to date with company news or changes in equipment, underwriting policies, sales promotions, etc.

In this section you are able to view all news articles and add news articles as well. To add news articles, you can click on the Support button, then click on News Articles, then click on Add News Article.

You are able to send news articles to one or all of the following user types: Non-admin users, All administrative users, or Merchants.

Appendix A

How To Fill Out An Agent Online Application

Step 1/11: Basic Requirements Before Starting

On the first page of the online app, the sales rep will fill out the following information to start the online app process:

1.	User name	Will default to the current user logged in
2.	Processor/bank	Choose the bank name the app will be sent to
3.	Use required fields	Choose NO to fill out the app with no Required fields
4.	Application type	New location, additional location, ownership change
5.	DBA name	Legal company name
6.	Owner name	The owner name that owns the business
7.	Office phone	Main office phone
8.	Email address	Main email address
9.	Office #	Sales office # assigned at user creation
10.	Rep #	Sales rep #
11.	Required Documentation	Required documentation checklist

Step 2/11: Service and Product Enrollment

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. New Merchant - Processing for the First Time
2. Existing Merchant (3 Months Previous Processing Statements Required)
3. Credit And Debit Cards (check cards)
4. Credit Cards Only
5. Debit Cards Only (check cards)
6. Additional services – new or existing
7. Check processing services — PDF applications will be generated
8. Gift/loyalty card services — PDF applications will be generated
9. Equipment leasing vendor options — PDF applications will be generated

> Please note: if you do not want to use the vendors listed on this step of the app including the check services, gift cards, leasing, and working capital vendors, you can always disable these options in the setup/configuration section.

Service Enrollments (Upfront Bonuses Apply)

Based on new or existing merchant, the system will automatically apply bonus and upfront commissions to the agent online app and will appear on the invoice for this application.

Step 3/11: DBA Business Information

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

14. Business DBA and contact information
15. Client's legal Name (Use also for headquarter's Information)

Step 4/11: Merchant Profile

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Merchant processing information
2. Sales profile information

Step 5/11: DBA Business Information

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

3. Site survey information

We can customize this page or eliminate this page from the online application process if this is not required on your PDF merchant application and your bank/processor you use.

Step 6/11: Owner/Officer Information

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

4. Owner/officer #1 personal information
5. Owner/officer #1 personal information

Step 7/11: Business References

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Bank reference information
2. Trade reference information
3. Landlord/other trade reference information

Step 8/11: Rates and Fees

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Rates and fees

Step 9/11: Equipment Purchase Options

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Equipment supplier and ship to information
2. Equipment sold or leased information
3. Fees collected
4. Payment options
5. Terminal options and prompts
6. Equipment communication options
7. Equipment platforms
8. Terminal download profile

Step 10/11: Sales Policies

On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Credit information
2. Mail/Fax Chargeback/Retrievals To
3. Deliver Statements To
4. Number Of Days To Prepare Shipments For Delivery To Customer From Date Of Order
5. Percentage Of Customer Orders Delivered In
6. Mc/Visa Sales Are Deposited
7. Mail Or Telephone Order Sales
8. Shipping Service Information
9. If Using a Fulfillment House, Who Owns The Majority Of The Inventory?
10. Sales Deposit Policy
11. MasterCard/Visa Refund Policy
12. Last 3 Months' Merchant Statements Must Be Provided
13. Managed Or Owned Another Business That Accepted Credit Cards

Step 11/11: Supplies, Shipping, & Training Options

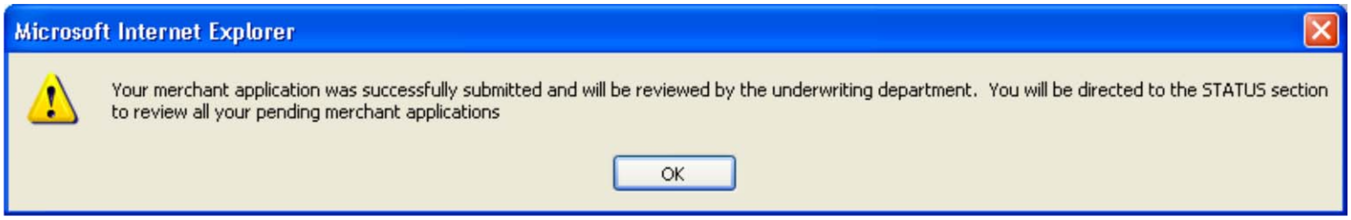
On this page of the online app, the sales rep will fill out the following information to continue the online app process:

1. Starter supplies
2. Shipping, installation, and training options
3. Special instructions

Final Step: Completion Process

You can save your app 2 different ways. You can submit the app as a live, completed application to the sales office so they can begin underwriting and send to the bank/processor.

Or, if the app is incomplete and you still need to gather information, you can "Save App in Preparation" – the app will be saved and on-hold so the sales rep can go back to the app and complete the process.



When the app has been submitted, it will be saved in the database, and the system will direct you to the Application Status Section

Appendix B
System Email Notification Samples

Sample content for the following email notifications:

1. New App Received
2. New User Welcome
3. New App Status Change
4. New App PDF Links
5. Merchant App Approved
6. New App Notes
7. News and Announcements
8. Technology Users
9. Customer Service Users
10. Underwriting Users
11. Trouble Ticket
12. New Recruit Inquiry
13. Lead Appointment Reminder
14. Lead Task Reminder
15. Install Appointment
16. Reprogram Appointment

Welcome to Bankcard Pros Software: {$AgentName}

Welcome to Bankcard Pros Account Tracking Software!

Sales Rep User Account Information:

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Agent #: {$RepNumber}
System ID#: {$AgentId}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Welcome to Bankcard Pros Sales Tracking System: Your integrated sales management and account reporting system accessible everywhere.

This system provides our Sales Reps and offices with a complete solution allowing you to stay focused on priority number one: closing more sales, satisfying your merchants and increasing your profitability.

Bankcard Pros Sales Tracking System is a way for agents to stay on top of all the information necessary to make that happen including real-time reporting tools, online application submission, underwriting, marketing and advertising, downloading forms, daily news flashes & articles, appointment & task scheduling, profitability reports and statistics, a complete telemarketing & leads management system, and more.

Please contact us for information on how to access our new Sales Office Account Tracking Software including your user name and password.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}
Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

New Merchant Application Received: {$BusinessName}

NEW APPLICATION SUBMITTED ONLINE BY
Date/Time Received: {$ReceiveTime}

Thank you for submitting your merchant account online. Please allow the corporate office 1-2 days to review the application and submit to the bank for approval.

Merchant Application Submitted by Sales Rep/Sales Office:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Merchant Account DBA Contact Information:

Customer ID: {$app_id}

Contact: {$BusinessContactName}
Business Name: {$BusinessName}
Address: {$BusinessAddress}
City/State/Zip: {$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Type:

Merchant Type: {$MerchantOwnershipType}
Equipment Purchase Information? {$LeasePurchase}
Amount: {$PurchaseQuote}
Equipment Purchased: {$all_equipments}

Monthly Sales Volume: {$ProcMonthlyVolume}
Average Ticket Size: {$ProcAverageTicket}

Requirements For Merchant Account Approval:

Please FAX in the following documents immediately. The underwriting process will not begin until we receive signed documentation:

- Merchant Application
- Voided check
- 3-Months previous processing statements (If existing business)
- Financial statements (If requested)
- MOTO and/or Internet Addendum (If MOTO or internet merchant)

Please make sure the following information you submitted online is complete and accurate. If it is not, please contact the corporate office immediately to make any changes.

- Business Contact Information - addresses, telephone number, fax number, email address
- Federal Tax Id (if incorporated) or Social Security Number
- Third Party fulfillment provider contact information (if applicable)
- Current credit card processor name and phone number (if applicable)
- Business Owner and Bank Reference information
- Banking information (bank routing numbers for your business checking account)

The following criteria must be met regarding the business owner.

- The owner, or if a corporation, is an officer or director that is authorized to submit the application on behalf of the applicant.
- The owner is 18 years of age.
- The checking account where my funding will be sent is a business account or a personal account only if a sole proprietor.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

System Administrator

Status Change for Merchant Application: {$BusinessName}

Dear {$BusinessName}:

Please DO NOT reply to this message! This is an automated email response to keep you informed about the status of your merchant account application.

We are in the process of reviewing and processing your application for a merchant account so your business can accept credit cards. There are several steps for processing your paperwork. You will receive this email throughout this process to keep you informed of the status of your account.

Merchant Application Status Notification:

Merchant: {$BusinessName}
Application #: {$app_id}

Merchant Application Current Status:
{$Status}

Status Change Description:
{$StatusDesc}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Dear Merchant:

Thank you for applying for a new merchant account. Your business is now only a few steps away from processing Credit/Debit/Check cards at your place of business.

Please click on the links below, download and print the application, sign in the areas where requested, and FAX back to our office so we can expedite your application approval process.

Merchant Application:
Online Application.pdf

Merchant Processing Agreement:
Merchant Agreement.pdf

Additional Docs:
{foreach from=$appDocs item=item}
{$item.name}
{/foreach}

You must read and agree to the Merchant Solutions merchant processing agreement.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Application for Merchant Account Approved: {$BusinessName}

MERCHANT ACCOUNT APPLICATION APPROVAL NOTIFICATION

Congratulations! We are pleased to advise you that your application for a merchant account has been approved.

Merchant Account Approval / Information:

Contact: {$BusinessContactName}
DBA Name: {$BusinessName}
Address: {$BusinessAddress}
City/State/Zip: {$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Details:

Application ID#: {$app_id}
Merchant ID: {$MID}
Terminal ID: {$TID}

Monthly Sales Volume: {$ProcMonthlyVolume}
Estimated Average Sale Amount: {$ProcAverageTicket}

Other Bankcard Account Numbers: (If Applied For):

Discover Account #: {$DiscoverAccount}
American Express Account #: {$AmexAccount}
Diners Account #: #: {$DinersAccount}
JCB Account #: #: {$JCBAccount}
EBT Account #: #: {$EBTAccount}

Other Service Account Numbers: (If Applied For):

Check Processing Account #: {$CheckServiceAccount}
Gift Card Account #: {$GiftCardAccount}

Further Instructions:

If you need to change these processing parameters (monthly credit card sales volume, average sale amount), please contact your Account manager below.

If you need to process a transaction that is more than three times your average sale amount noted above, please contact our Risk Management & Loss Prevention Group. We recommend that you contact us before you process this type of transaction.

Your merchant account funds will be deposited to your designated checking account via an ACH addition to your account.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

NEWS FLASH: {$subject}

IMPORTANT ANNOUNCEMENT FOR ALL SALES REPS

{$body}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

IMMEDIATE ACTION REQUIRED: {$BusinessName}

IMMEDIATE ACTION REQUIRED
(Important Message Regarding Your Merchant Application)

{$note_text}

Merchant Account DBA Name:

Customer ID: {$app_id}
{$BusinessContactName}
{$BusinessName}
{$BusinessAddress}
{$BusinessCity}, {$BusinessState}, {$BusinessZip}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Equipment Deployment Ticket: {$BusinessName}

DEPLOYMENT DEPARTMENT:

This merchant account has been approved. Please review the account details and perform the following tasks:

If existing merchant:

1. Call the merchant to reprogram their existing equipment

If new merchant:

1. Order equipment from equipment supplier
2. If equipment is on hand, program the terminal using programming instructions
3. Document the equipment serial number and shipping tracking number for future reference.
4. Ship equipment to the agent or the merchant

New Merchant Account Details:

Merchant Account Approval / Information:

{$BusinessContactName}
{$BusinessName}
{$BusinessAddress}
{$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Details:

Application ID#: {$app_id}
Merchant ID: {$MID}
Terminal ID: {$TID}
Terminal Download Phone #: {$downloadPhone}

Equipment Shipping Information:

Date Shipped: {$DateShipped}
Courier Used: {$CourierUsed}
Shipping Time: {$ShippingTime}
Shipping Tracking #: {$ShipTrackingNumber}

LIVE MERCHANT FOLLOW-UP REQUEST: {$BusinessName}

LIVE MERCHANT FOLLOW-UP REQUEST:

This merchant account has been approved, equipment installed, and is live. Please do a follow-up call with the merchant as follows:

Perform the following tasks:

1. Thank the merchant for doing business with us.
2. How would they rate the service they received?
3. How would they rate their sales process experience?
4. How would they rate their installation and set-up experience?
5. Insure they have all supplies and equipment on hand for 90 days.
6. Mail the merchant a welcome kit, supplies, and decals.
7. Provide the merchant with a list of all customer service and technical support contact information.
8. Get the merchant's email address.
9. Verify the merchants contact and address information.

Merchant Account Approval / Information:

{$BusinessContactName}
{$BusinessName}
{$BusinessAddress}
{$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Details:

Application ID#: {$app_id}
Merchant ID: {$MID}
Terminal ID: {$TID}
Terminal Download Phone #: {$downloadPhone}

Equipment Shipping Information:

Date Shipped: {$DateShipped}
Courier Used: {$CourierUsed}
Shipping Time: {$ShippingTime}
Shipping Tracking #: {$ShipTrackingNumber}

NEW MERCHANT APPLICATION RECEIVED BY AGENT: {$AgentName}

NEW APPLICATION SUBMITTED ONLINE BY AGENT
Date/Time Received: {$ReceiveTime}

Thank you for submitting your merchant account online. Please allow the corporate office 1-2 days to review the application and submit to the bank for approval.

Merchant Application Submitted by Sales Rep/Sales Office:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Merchant Account DBA Contact Information:

Customer ID: {$app_id}

Contact: {$BusinessContactName}
Business Name: {$BusinessName}
Address: {$BusinessAddress}
City/State/Zip: {$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Type:

Merchant Type: {$MerchantOwnershipType}
Equipment Purchase Information? {$LeasePurchase}
Amount: {$PurchaseQuote}
Equipment Purchased: {$all_equipments}

Monthly Sales Volume: {$ProcMonthlyVolume}
Average Ticket Size: {$ProcAverageTicket}

TROUBLE TICKET REQUEST - {$subject}

TROUBLE TICKET REQUEST FOR TRAINING/SUPPORT

A new trouble ticket has been submitted by:

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Agent #: {$AgentId}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Trouble Ticket Details

Ticket ID: {$ticket_id}
Issue: {$Issue}
Subject: {$Subject}
Status: {$Status}
Priority: {$Priority}

Trouble Ticket Question/Support/Training Request

{$Notes}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

NEW RECRUIT INQUIRY

NEW RECRUIT INQUIRY RECEIVED,

You have received a new inquiry of someone interested in becoming a sales manager with your company.

Please login to the site and go to the recruiting section located in the MyOFFICE section to view all new recruit inquiries.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

LEAD APPOINTMENT REMINDER FOR: {$BusinessName}

<u>APPOINTMENT REMINDER</u>:

Appt ID: {$reminder_id}
Appt Date/Time: {$Time}

<u>You have a new appointment scheduled for:</u>

Company: {$BusinessName}
Address: {$BusinessAddress}

Appointment Details/Notes:
{$Task}

INSTRUCTIONS: PLEASE LOGIN TO YOUR SALES REP ACCOUNT TRACKING SOFTWARE WEBSITE TO CHANGE THE DETAILS OF YOUR TASKS AND/OR APPOINTMENTS OR TASK REMINDERS.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

LEAD TASK REMINDER FOR: {$BusinessName}

TASK REMINDER FROM LEADS SECTION:

Task ID: {$reminder_id}
Task Date/Time: {$Time}

You have a new task scheduled for:

Company: {$BusinessName}
Address: {$BusinessAddress}

Task Details/Notes:
{$Task}

INSTRUCTIONS: PLEASE LOGIN TO YOUR SALES REP ACCOUNT TRACKING SOFTWARE WEBSITE TO CHANGE THE DETAILS OF YOUR TASKS AND/OR APPOINTMENTS OR TASK REMINDERS.

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

INSTALL APPOINTMENT FOR: {$BusinessName}

INSTALL APPOINTMENT SCHEDULED: {$BusinessName}

Appointment Details:
Appointment Date/Time: {$Time}
Merchant: {$BusinessName}
Contact Person for Installation: {$Contact}

Notes/Special Instructions About Installation:
{$Notes}

Merchant Account Information:

{$BusinessContactName}
{$BusinessName}
{$BusinessAddress}
{$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Details:

Application ID#: {$app_id}
Merchant ID: {$MID}
Terminal ID: {$TID}
Terminal Download Phone #: {$downloadPhone}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

EQUIPMENT REPROGRAMMING APPOINTMENT: {$BusinessName}

EQUIPMENT REPROGRAM APPOINTMENT SCHEDULED: {$BusinessName}

Equipment Reprogram Details:
Appointment Date/Time: {$Time}
Merchant: {$BusinessName}
Contact Person for Installation: {$Contact}

Notes/Special Instructions About Equipment Reprogram:
{$Notes}

Merchant Account Information:

{$BusinessContactName}
{$BusinessName}
{$BusinessAddress}
{$BusinessCity}, {$BusinessState}, {$BusinessZip}

Merchant Account Details:

Application ID#: {$app_id}
Merchant ID: {$MID}
Terminal ID: {$TID}
Terminal Download Phone #: {$downloadPhone}

Feel free to contact us with questions, comments or suggestions. We look forward to hearing from you.

If you have any questions about your application or need assistance with equipment shipping, installation, or training, please contact your Sales Rep using the following contact information:

Your Account Manager:

Agent #: {$RepNumber}
System ID#: {$AgentId}

Business Name: {$AgentBusinessName}
Sales Rep: {$AgentName}
Phone: {$AgentPhone}
Fax: {$AgentFax}
Email: {$AgentEmail}

Appendix B

User Access Rights Options available in Software

System Admin Rights

- ❑ Full "System Admin" Rights (Admin Only)

Setup/Configuration (Admin Level Only)

- ❑ ADMIN Contact Info (Admin Level Only)
- ❑ ADMIN Company Profile (Admin Level Only)
- ❑ Database Backup (Admin Level Only)
- ❑ User Rights (Admin Level Only)
- ❑ Email Notifications (Admin Level Only)
- ❑ Import Database (Admin Level Only)
- ❑ Forms Download (Admin Level Only)
- ❑ Banks/Processors (Admin Level Only)
- ❑ Vendor PDF Contracts (Admin Level Only)
- ❑ Rates/Fees Categories (Admin Level Only)
- ❑ Merchant Rates/Fees (Admin Level Only)
- ❑ Merchant Types (Admin Level Only)
- ❑ Type of Ownership (Admin Level Only)
- ❑ GETI Check Options (Admin Level Only)
- ❑ Merchant App Form Edit (Admin Level Only)
- ❑ Equipment Types (Admin Level Only)
- ❑ Equipment Manufacturers (Admin Level Only)
- ❑ Equipment Platforms (Admin Level Only)
- ❑ Equipment Programming (Admin Level Only)
- ❑ Equipment Communications (Admin Level Only)
- ❑ Equipment Vendors (Admin Level Only)
- ❑ Equipment Manager (Admin Level Only)
- ❑ Edit Equipment Costs (Admin Level Only)
- ❑ Lease Vendors (Admin Level Only)
- ❑ Lease Factors/Splits (Admin Level Only)
- ❑ Upfront Bonuses (Admin Level Only)
- ❑ Starter Supplies (Admin Level Only)
- ❑ Shipping Options (Admin Level Only)

Home Page

- ❑ Home Page Welcome Message/Date/Time
- ❑ Sales Statistics
- ❑ News Events
- ❑ Address Book
- ❑ Email System
- ❑ MyStats Side Box
- ❑ Recruiting Leads (Admin Only)
- ❑ Recruiting Status (Admin Only)
- ❑ Top 5 News Articles
- ❑ Top 5 Trouble Tickets
- ❑ Top 5 Merchant Applications in Progress
- ❑ Top 5 Merchant Applications Pending
- ❑ Top 5 Equipment Install Appointments
- ❑ Top 5 Programming Appointments
- ❑ Top 5 Hot Leads
- ❑ Top 5 Leads Tasks/Reminders
- ❑ Top 5 Leads Appointments

Online Application Links on all Pages

- ❑ Submit Agent App
- ❑ Agent App Required Fields
- ❑ Submit High Risk App
- ❑ View Merchant App
- ❑ View New Referrals
- ❑ Search
- ❑ News

Users

- ❑ Administrative (Admin Level Only)
- ❑ Technology (Admin Level Only)
- ❑ Customer Service (Admin Level Only)
- ❑ Underwriting (Admin Level Only)
- ❑ Sales Manager
- ❑ Sales Office
- ❑ Sales Reps
- ❑ Inhouse Sales Reps
- ❑ Referral Partners
- ❑ Referral Agents
- ❑ Trade Assoc Partners
- ❑ Telemarketers
- ❑ Incomplete Agents
- ❑ Inactive Agents
- ❑ My Account

Accounts

- ❑ Application Status – Quick Statistics
- ❑ Applications in Progress
- ❑ Agent Apps
- ❑ Merchant Apps
- ❑ New Referrals

- ❑ Referrals Assigned
- ❑ Incomplete Apps
- ❑ App On Hold
- ❑ Signed Docs
- ❑ Being Reviewed
- ❑ Pending/On-Hold
- ❑ Sent to Bank
- ❑ Declined
- ❑ Lease Submitted
- ❑ Lease Decision
- ❑ Lease Verified
- ❑ Approved
- ❑ Ordered
- ❑ Shipped
- ❑ Reprogrammed
- ❑ Install Appointments
- ❑ Installed
- ❑ Live Merchants
- ❑ Payroll Approved
- ❑ Canceled
- ❑ Search Apps

Application Summary

- ❑ App Summary
- ❑ Change App Status
- ❑ DBA Records
- ❑ Equipment
- ❑ Rates & Fees
- ❑ Agent Invoice
- ❑ Notes/History
- ❑ Other Bonuses/Deductions
- ❑ Documentation

Statistics

- ❑ Sales Leaders (Admin Level Only)
- ❑ Money Leaders (Admin Level Only)
- ❑ Residual Leaders (Admin Level Only)
- ❑ Statistics by Status Level

Profits

- ❑ Lease Factors
- ❑ Upfront Bonuses
- ❑ Equipment Costs
- ❑ Starter Supplies
- ❑ Shipping Costs
- ❑ Profits Reports
- ❑ Residual Reports
- ❑ My Network
- ❑ User Level Profits
- ❑ View Residuals
- ❑ Add Vendors
- ❑ Import Reports
- ❑ Edit Reports
- ❑ Customize Fields

Leads

- ❑ Main Leads Section
- ❑ Add New Lead
- ❑ Available Leads
- ❑ Import Lead List
- ❑ Reminders/Tasks
- ❑ Appointments
- ❑ Telemarketers
- ❑ Lead List Options
- ❑ Search Leads
- ❑ New Leads
- ❑ Working Leads
- ❑ Leads Contacted
- ❑ Qualified/Hot Leads
- ❑ Leads Sold/Pending
- ❑ Dead Leads

Forms

- ❑ Merchant Forms
- ❑ Add Dept/Form (Admin Level Only)

Support

- ❑ Trouble Tickets
- ❑ Knowledgebase
- ❑ Equipment Support
- ❑ Document Downloads
- ❑ News Articles
- ❑ About Us
- ❑ Contact U

Software Support Policies

Delivery and Installation of Services and Products. CVS agrees to provide Licensee with, as requested by Licensee, the installation of a fully running and live copy of Bankcard Pros CRM

Account Tracking Software on CVS or Licensee's server/web hosting account under the Licensee's domain name in electronic format via FTP delivery method. When the Bankcard Pros CRM Account Tracking Software is installed and live on your domain name, the LICENSEE acknowledges receipt of the Bankcard Pros CRM Account Tracking software and any other products and services listed in their contract/invoice to their full satisfaction. In addition, a deliverable copy of the Bankcard Pros CRM Account Tracking Software backup files can be downloaded from your website hosting account on your server. No merchandise will be shipped to the Licensee's business or residence address. All merchandise will be delivered in electronic format via FTP or Email delivery method.

<u>Software Support, Training, and Software Updates/Upgrades Policies</u>. During the term of this Agreement, CVS agrees to provide Licensee with software support via e-mail and telephone during its standard support hours of Monday – Friday, 9:00 AM – 6:00 PM (Pacific Standard Time), except for business holidays and weekends. If we are not immediately available, we will respond to your support requests via email or phone within 48 hours or less. In most cases, we will make every reasonable effort to respond to your requests within the same day or within the same hour. You agree to provide us with at least 48 hours or less to respond to your requests. For clarification purposes, the "Software Support, Training, and Software Updates/Upgrades" fee (See Exhibit B for all support plans/options) is a monthly recurring fee that includes software training and support as well as receiving automatic software updates and upgrades to Licensee's initial software purchase on a monthly basis. The "Software Support, Training, and Software Updates/Upgrades" monthly recurring fee is a completely separate product and/or service that is separate from your software purchase. Software updates and upgrades are automatically applied to your software by our programming and development team. Licensee MUST be up to date on their monthly recurring payments in order to receive these services and upgrade products. In order to receive training and support via email or phone, Licensee will be required to pay all monthly recurring fees that have not been paid in previous months from the month Licensee purchases the software.

<u>Merchant Applications and PDF Document Integration into the Online Application System</u>. Your purchase of Bankcard Pros CRM Software does not include any PDF documents integrated into the online applications, as the software is "sold as is." In no way does the purchase of bankcard Pros CRM Software include the most recent and up to date version of your PDF documents in the software. However, your software will be installed and will include up to 90+ different PDF documents and online merchant applications already built into the system, as a free service provided to you. There is no guarantee that the PDF documents will be current, up to date, or will be the most recent versions provided by your bank, processor, and/or ISO. If the PDF documents already installed in the software is out of date, you will need to submit the most recent PDF document used and pay for integrating this into the software. If you want CVS to integrate your merchant applications and PDF documents into the software, this programming work will be billed separately. Please see Exhibit A for the fees for this service.

<u>Type of Support Provided</u>. CVS and it's staff only provides support on how to use the software. We do not edit, add, delete, or manage any part of the software and/or data stored in any way. It is the full responsibility of the Licensee and it's staff to manage, add, edit, delete, and use within ALL functions of the software for its own business, including but not limited to the importing of data and/or customer/merchant accounts, backing up the software, importing lead lists, importing residual reports, uploading logos, uploading documents, etc.

Support Request Instructions. All support requests must be submitted via EMAIL, must include the URL link of the page you are experiencing problems, as well as a description of the issue. Please do not include screenshot images of the web pages you are experiencing issues with. When we receive your email with the URL link, we will click on the URL link of the page and attempt to duplicate the problem, correct the problem on the web page, and update your software with the new software updates.

What is NOT included in the Software Support, Training, and Updates/Upgrades Monthly Recurring Fee. The monthly support and training fee covers support and training on how to use Bankcard Pros CRM Account Tracking Software only. The monthly recurring fee does not cover support and training on setting up emails, website hosting accounts, setting up and configuring your own purchased or leased server, and/or support and technical assistance with your desktop computers.

Procedures for Submitting Requests for Software Support and Training. If Licensee requires support or training, Licensee must first submit an email request to training@bankcardpros.com with the exact details of the issues/problems or support/training requested. You must also include the URL address of the web page you are experiencing issues or requiring further training or support, and we will answer your questions via email or call you to provide support and detailed explanation of the issues Licensee is experiencing. Licensee will be provided with training on using the software, how to use the administrator's setup/configuration page, how upgrades and updates will be provided, and how to perform and maintain software Database (DB) backup. The licensee will also be able to access, download, and print all training nd support materials, documentation, and training videos on our website at this address: http://bankcardpros.com/html/training_videos___manuals.html. If the Licensee requests all training videos on CD, there will be an additional $50.00 charge that will include the CD and shipping and handling charges.

Setup & Configuration Checklist for Bankcard Pros CRM. Before the initial training session takes place, the Licensee must complete all steps of the Setup/Configuration checklist. There are no exceptions. If the Licensee does not understand how to complete any steps in the checklist, the Licensee will mark each step not completed so they can be reviewed in the first training session. Licensee must fill out and sign the invoice and contract agreement, and fax it back to CVS at TOLL FREE FAX (800) 985-5371 before any training session will begin. Licensee must also have made its first monthly recurring "Software Support, Training, and Update/Upgrade" payment before the first training session will begin.

Training Materials for Bankcard Pros CRM. CVS provides PDF documents for training manuals, setup and configuration checklists, instructions and other training materials at this location http://bankcardpros.com/html/training_videos___manuals.html. It is the Licensee's full responsibility to read all materials and learn how to use the software on their own. Licensee fully understands that the purchase of software from CVS does not include training and support on how to use the software and that an additional monthly recurring payment must be made before any training or support is given, via phone or email.

Requests for Additional Software Programming and Customization Work: Requests for additional software programming and customization work are billable per hour (See Exhibit A), are not included in your monthly recurring support and training fee, and Licensee must provide at least a minimum of 15 business days or less for completion of any and all requests for custom programming work to be completed, depending on the scope of the customization work requested. In most cases, CVS will complete additional programming and customization projects and tasks within 24-48 hours or less because the requests require very little time to complete.

Software Upgrade Purchase. If the Licensee chooses not to pay the monthly recurring fees, has cancelled his monthly recurring fee, or has missed previous payments, then the Licensee agrees to pay the full $895.00 software upgrade fee if the Licensee requests to receive any and all software update/upgrades at a later date.

Graphics, Logos, Custom Programs. Upon request of the Licensee, CVS agrees to design, and/or embed any logo requested by the Licensee into the Software. At the request of the Licensee, CVS will design and develop specific applications to accommodate the Licensee's requirements. Refer to EXHIBIT A for complete list of options and pricing for additional services and/or products.

Payment Terms. Payments are due COD. We only accept company or personal checks for payment of the Bankcard Pros CRM Account Tracking Software. We only accept credit cards as the only form of payment for the monthly recurring fees for the monthly training and support services.

Graphics, Logos, and Custom Programming. The fee to design logos at the request of the Licensee is Fifteen Dollars ($195.00) per logo. The fee to provide custom programming is Sixty Five Dollars ($65.00) per hour. The fees shall be payable upon successful completion, to the satisfaction of the Licensee, of the logo or project and invoice by CVS. Refer to EXHIBIT A for complete list of options and pricing for additional services and/or products.

Software Backup: It is the Licensee's full responsibility to backup the MySQL software database data on a daily basis. The backup file is downloaded and saved on your computer (other than the server where the software files are located and running) and is saved as a text .txt file. CVS is not responsible for loss of data, regardless of where the software is being hosted. Licensee will be responsible for making daily backups of database system and the software files on separate computer workstation, safe and secure from duplication or distribution of any employee or outside individual. If hardware fails resulting in complete loss of entire software and all files, CVS will install new software and restore database backup within 48 hours after you have restored the hardware to working condition.

Programming and Development Work. Any additional programming work for customization or modification of the software will be considered as additional projects and tasks where the Licensee will be billed and invoiced per hour (See Exhibit A). Payment for work must be paid in advance. Please allow up to 10 business days for each project or task to be completed, depending on the scope of the customization work requested.

Software Development Files. Licensee may purchase the software developers source code files for in-house development of the software at a cost of $ 15,000 additional. This purchase option provides the Licensee the rights to modify the software source code and other development work of the software for the Licensee only. Licensee may not rent, lease, distribute, sell, resell, assign or otherwise transfer rights to the Software to any other company or individual.

SUPPORT OPTIONS

Our staff of customer service professionals is available Monday through Friday from 9:00 AM to 7:00 PM PST to assist you with any of your questions and concerns. We at Bankcard Pros CRM realize that all questions, whether big or small, are important and urgent to you. When you email us with any questions or support issues, we will do your best to respond to you within 24 hours or less.

There are many ways to contact us for support, as well as 24/7 access to our Bankcard Pros CRM online training materials?

Contact us via Email

If you want to receive support using the Bankcard Pros CRM, always send us an email first to training@bankcardpros.com

If you want to send Bankcard Pros CRM an instant message with your questions, you may contact us using one of the following Instant Messenger Support Options

Yahoo Instant Messenger: creativevisionstudio
MSN Instant Messenger: creativevisionstudio
Skype Instant Messenger: bankcardpros
AIM Instant Messenger: BankcardProsCRM
ICQ Instant Messenger: 374447264

Contact Bankcard Pros CRM via our Toll Free Phone Support numbers:

(800) 985-9157 Toll Free
(562) 206-0156 Office
(800) 985-5371 Toll Free Fax

To demo our Bankcard Pros CRM Software, you may login as follows:

http://bankcardpros.net/login.php
username = CRMadmin
password = CRM1234AdmiN

For the latest Bankcard Pros CRM support documents and marketing materials, your can login to the DEMO software above and view our Document Download Library at the following link:

http://bankcardpros.net/forms.php

You may download and view the latest Bankcard Pros CRM training materials, as well as the setup and configuration guide and checklist here:

http://bankcardpros.com/html/training_videos___manuals.html

Bankcard Pros CRM online training videos:

http://bankcardpros.com/html/training_videos___manuals.html

Purchase DBA business lead lists so you can import them into the leads system in your Bankcard Pros CRM system:

http://salesleadsplus.com/business-leads.html

http://www.cfmleads.com/pblpusa.html

http://www.salesgenie.com

To login to the secure Plesk control panel to manage your domain names, hosting accounts, and webmail, go here:

https://creativevisionstudio.us:8443/login.php3

To view your website traffic statistics, you can access the stats at the following link:

https://your-domain-name-here.com/webstat/

(Note: Please replace "your-domain-name-here.com" with your actual domain name)

To login to your AtMail webmail account, you can login at the following location:

http://webmail.your-domain-name-here.com/index.php

(Note: Please replace "your-domain-name-here.com" with your actual domain name)