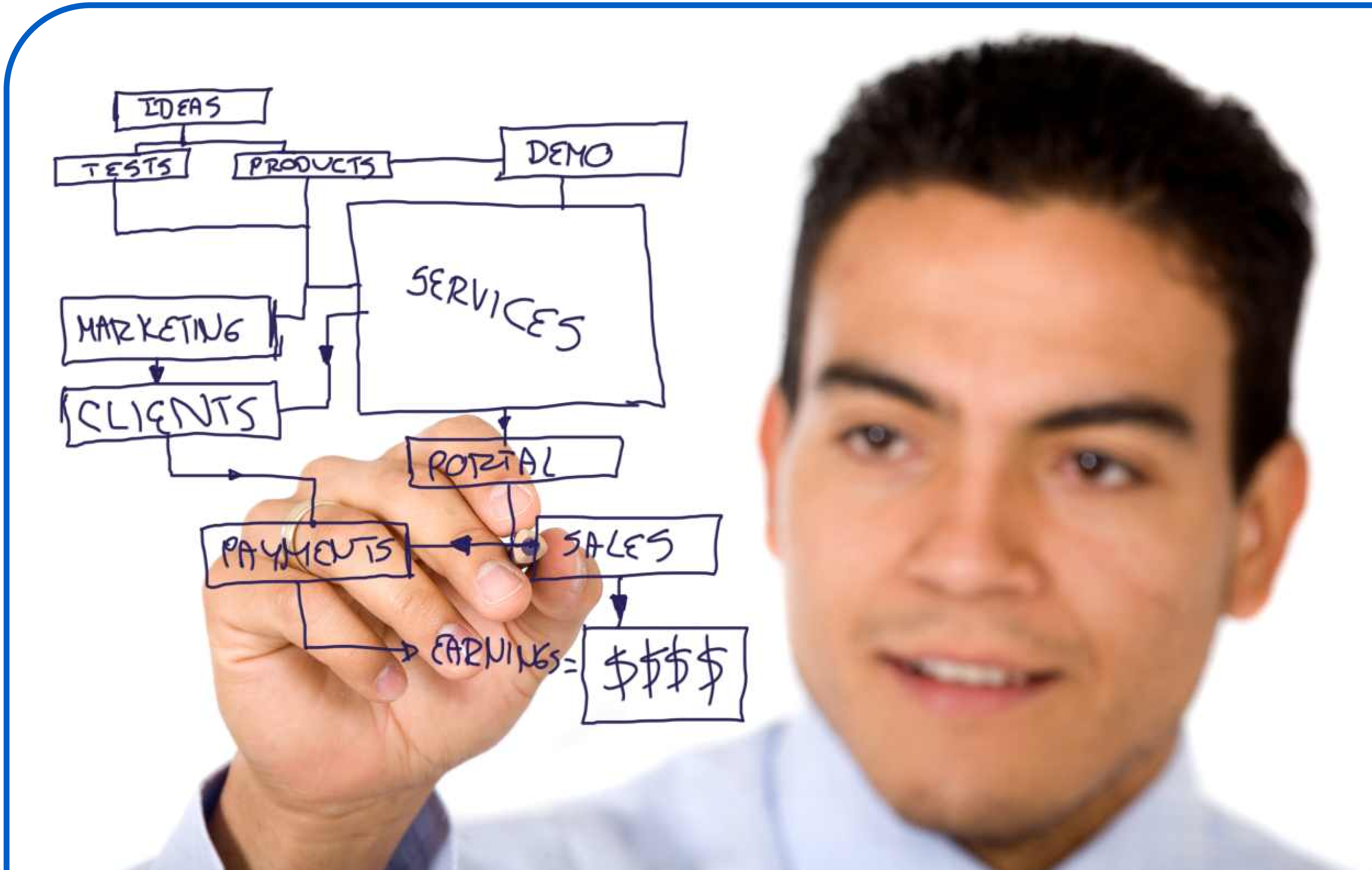

- Calendar
- Address Book
- Recruiting
- Leads
- Rate Quotes
- Boarding
- Status
- Reporting
- User Network
- Trouble Tickets
- Document Library
- Knowledgebase
- News
- Messaging
- Residuals

BankcardProsCRM

Leads. Sales. Profits. Success.

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www.designprintcopy.com | www.merchantmarketingstudio.com

Bankcard Pros CRM
ACCOUNT TRACKING SOFTWARE

Training & Support **(562) 206-0156**
Toll Free **(800) 985-9157**
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25-Page Sales Website
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1000 Free DBA Leads
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SOFTWARE FEATURES

Customization and Options

- Advanced administrative features
- Setup-configuration page
- Private-label the entire software system
- Add your own company name and logo, copyright, and contact information
- Customize the software color schemes
- Disable links, sections, or entire pages
- Customize the layout of your online app including all fields, sections, pages so they match the exact order of your PDF app
- Customize the content of email notification
- View daily/monthly login session stats
- Customize and edit lead status levels
- Add, change, or edit interchange items
- Activate multiple bank/processors & PDF
- Manage all pricing and costs for the system
- Customize trouble ticket issues, priority levels, and status levels.
- Change home page appearance/layout

Home Page

- Dash board layout to access quick stats
- 3-Month calendar view
- Email system communication tool
- Send out Birthday wishes
- All new sales statistics leader board
- Export mailing list reports for users, merchants, leads, and address book contacts so you can print mailing labels and letters
- Calendar, scheduling, and tasking system
- View calendar by month, week, day, appts, tasks/reminders, events, and holidays
- Recruiting and new hire lead inquiry system
- Vendor address book

Customizing the Online Application

- Supports unlimited banks/processors
- Integrates with PDF merchant applications paperwork, and agreements
- Customize the online application and all fields to match order of your PDF app
- Choose which bank/processor the application will be submitted to and automatically generated paperwork will be generated
- Automatic email notifications

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)

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

- Provide leads to your telemarketers or sales
- Import lead lists using Excel or Text files
- Manually enter one lead at a time
- 6 lead categories and lead status lists
- Record and track valuable pre-sales information about the prospect including business contact information, existing equipment, existing rates and fees.
- Set lead appointments, tasks/reminders
- 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
- Interchange rate quote calculator

Status Reporting and Underwriting Section

- 16 different status levels
- Real-time reports online or via email
- Email notifications keeps your sales force up to date within minutes of all status changes
- PDF generated applications and paperwork
- View complete account details including account summary, status, documentations, details, equipment, rates and fees, invoice, adjustment tools, residuals, notes, and tickets

Profits Reporting Section

- Upfront commissions
- Lease funding commission reports
- Monthly residual reports

Merchants Database

- Advanced search tool to search any client
- 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 %
- Upload user photos, user #, user ID, full name, title, office code, email, username, password, and all contact information

Support Section

- Trouble tickets (attach documents)
- Knowledge-base (attach documents)
- Equipment support knowledgebase (attach documents)
- Documents download library
- News alerts (attach documents)
- Contact information page
- About us information page

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www.designprintcopy.com | www.merchantmarketingstudio.com

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5 Methods of Adding Data to Software

1

NEW REFERRAL
Submitted by individual using the referral form linked to your sales website

*Ref: 1a

CONTINUED ON PAGE 6
Go to Page 6 to view the process of receiving new referrals & converting to APPS

Continued on Page 6

2

MERCHANT APPS
Submitted by Merchant externally from your website
+++ Incomplete App +++

*Ref: 1b

STATUS SECTION
The merchant application is saved in the status section in the MERCHANT APPS link

Email Notification
Email notifications are sent to merchant and user stating a MERCHANT APP was received

USER ACTION
The user reviews merchant app and calls the customer to finish the MERCHANT APP

USER APP
User converts MERCHANT APP to a USER APP and finishes the application process w/client

Continued on Page 5

3

USER APP
Merchant application submitted internally by user
+++ Complete App +++

*Ref: 1c

STATUS SECTION
The application is saved in the status section in the USER APP link

Email Notification
Email notifications are sent to merchant and user stating the app was received

2nd Email Notification
System sends 2nd email to merchant with copy of completed merchant application

Original Signatures
Merchant signs paperwork and Faxes back to the user

Continued on Page 2

4

RECRUITING INQUIRY
Submitted by individual using your career opportunity form on your sales website

*Ref: 1d

RECRUITING INQUIRY
All recruiting inquiries are saved on the home page of software under INQUIRIES RECEIVED

RECRUITING LEADS
Recruiting leads can only be used by ADMIN USERS of the software

RECRUITING LEADS
Admin User contacts individual: Making Contact - Very Interested Negotiating - Not Interested

CONVERT LEAD
If individual is hired, admin user converts recruiting lead to USER CREATION SECTION

5

NEW DBA LEAD
New lead is added to lead system manually or imported from a document

*Ref: 1e

MANUAL LEAD
Individual USERS add leads manually, one lead at a time into leads section

IMPORT LEAD LIST
User or system administrator imports multiple leads into lead section from a list (Excel doc)

LEAD SECTION
Leads are saved in lead system as AVAILABLE LEADS or as NEW LEAD status

Continued on Page 7

* Quick Reference Guide - For a complete explanation of user type, see Page 9.

** Changing the status of the application - Go to STATUS section, choose an account, then go to the CHANGE APP STATUS link, select a new status level for the app, then submit.

*** Editing the Email Notifications - To edit the recipient options and content for each email notification, go to HOME menu, then choose the SETUP/CONFIG sub-menu, then go to the second section, and choose EMAIL NOTIFICATIONS link.

Status Section - Applications In Progress

Signed Docs Include:
Merchant App - Lease Contract
Check Service - Gift Card
MO/TO Addendums - Others

Docs Received via Fax
User faxes all completed and signed paperwork to corporate office underwriters

*Ref: 3d

STATUS CHANGE
Underwriting user changes status of the app to:
SIGNED DOCS

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification:
SIGNED DOCS

*** Edit Email Notif. in Setup/Config Section

See Page 5
for a complete explanation of all vendor PDF documents, applications, contracts, and agreements that are available in the system.

UNDERWRITING USER
Receives all faxed paperwork
Review for accuracy
Sends paperwork to Processor

*Ref: 3d

STATUS CHANGE
Underwriting user changes status of the app to:
SENT TO BANK

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification:
SENT TO BANK

*** Edit Email Notif. in Setup/Config Section

BANK RESPONSE
Bank/processor responds regarding merchant application submitted

*Ref: 3d

APP PENDING
Bank/processor responds regarding merchant application submitted

*Ref: 3d

APP APPROVED
Underwriting user changes status of app to APPROVED and inputs account info

*Ref: 3d

APP DECLINED
Bank/processor responds regarding merchant application submitted

*Ref: 3d

STATUS CHANGED
Pending, Approve, or Decline
Email Notification Sent
Pending, Approve, or Decline

** Change App Status in Status Section
*** Edit Email Notif. in Setup/Config Section

ACTION REQUIRED
User responds by correcting problem or providing missing paperwork or data

APP ACCOUNT INFO
Underwriting user adds all account information to program processing equipment

*Ref: 3d

SENT TO 2ND BANK
Underwriter submits app to new bank and status starts over again from beginning

APP CANCELLED
Merchant cannot be approved due to type of business or credit worthiness

Email Notification Sent
User/merchant receives new status change email notification:
SENT TO BANK

** Change App Status in Status Section

STATUS CHANGE
Underwriting user changes the status of the app from pending status to **SENT TO BANK**

*** Edit Email Notif. in Setup/Config Section

LEASE SUBMITTED
Underwriting user sends equip lease contracts to lease vendor for approval

*Ref: 3d

STATUS CHANGE
Underwriting user changes status of the app to:
LEASE SUBMITTED

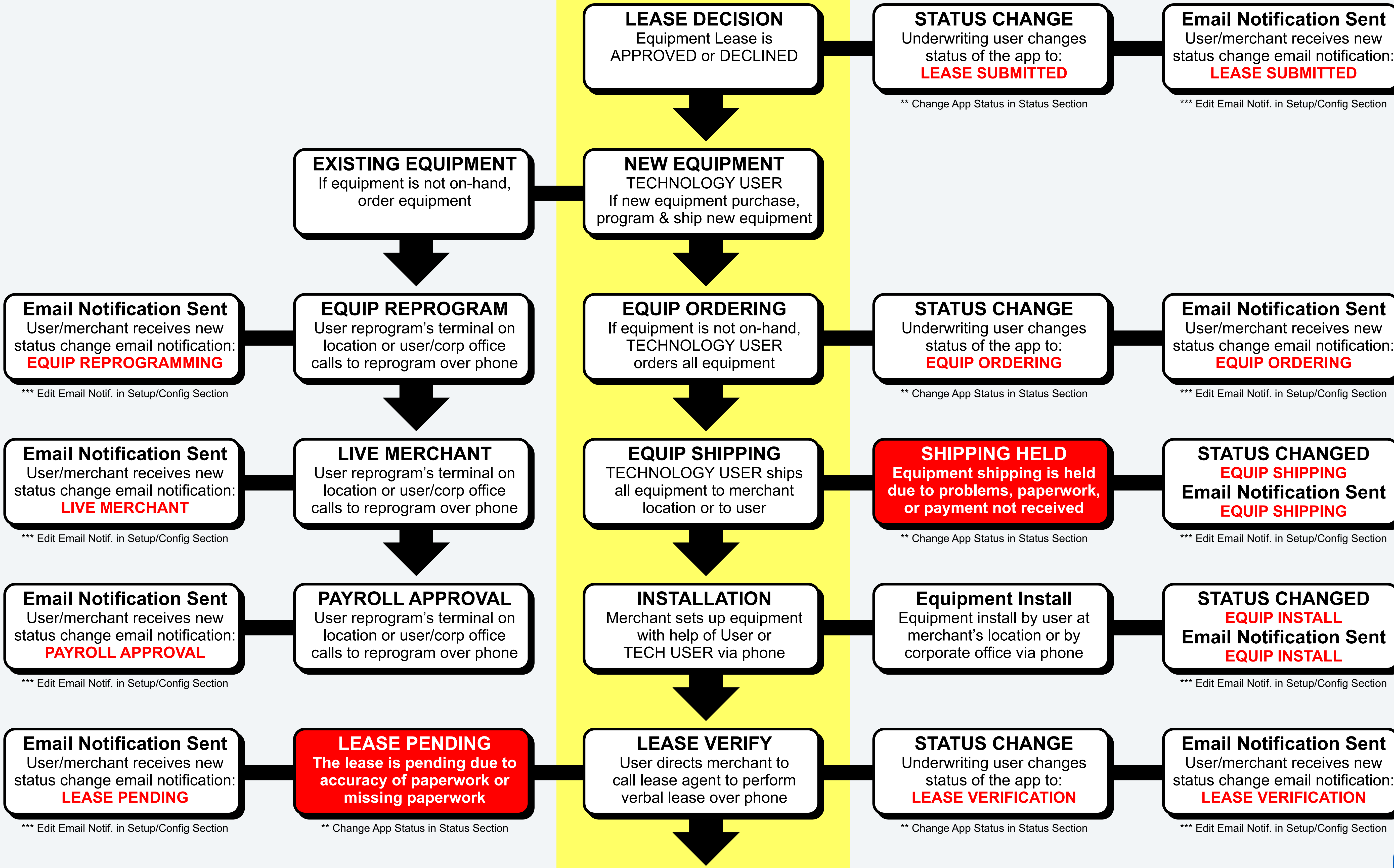
** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification:
LEASE SUBMITTED

*** Edit Email Notif. in Setup/Config Section

Continued on Page 3

Status Section - Applications In Progress



Continued on Page 4

Status Section - Applications In Progress

SEARCHING APPS
To search for apps in database, go to MERCHANTS section and do ADVANCED SEARCH

LIVE MERCHANT
When status is LIVE MERCHANT, app is no longer APP IN PROGRESS

LIVE MERCHANT
CUSTOMER SERVICE USER confirms merchant is setup and runs first transaction

*Ref: 3c

STATUS CHANGE
Underwriting user changes status of the app to: **LIVE MERCHANT**

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification: **LIVE MERCHANT**

*** Edit Email Notif. in Setup/Config Section

PAYROLL APPROVAL
Pertains to all upfront bonus commissions and total lease funding received

RESPONSIBILITY
System administrator confirms funds received from vendors to approve payroll on apps

PAYROLL APPROVAL
SYSTEM ADMIN changes status of app to payroll approval when funds are received

*Ref: 3c

STATUS CHANGE
Underwriting user changes status of the app to: **PAYROLL APPROVAL**

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification: **PAYROLL APPROVAL**

*** Edit Email Notif. in Setup/Config Section

VIEWING INVOICE
Detailed invoice can be found in STATUS section, choose app, then ITEMIZED INVOICE

SHIP WELCOME KIT
CUSTOMER SERVICE USER ships out welcome kit, decals, and sales tickets to merchant

*Ref: 3c

SUPPLIES
Ship merchant starter supplies, imprinter, sales slips, decals, extra paper rolls, etc.

TRAINING MATERIALS
Ship merchant the processing agreement, chargeback prevention, equip manuals, etc.

ADJUSTING INVOICE
SYSTEM ADMIN can edit the total amount of all invoices by adding or deducting amounts

FOLLOW UP CALL
CUSTOMER SERVICE USER calls merchant for training and insures merchant is happy

*Ref: 3c

REFERRALS
The USER calls the merchant to ask for referrals from the business owner

UPSELL
The USER calls the merchant to sell PinPads, check service, gift cards, prepaid cards, etc.

PAYROLL
Corporate sales office pays all users weekly, bi-monthly, or monthly

CANCEL
Any ADMIN USER can cancel an app at any stage of the underwriting process if needed

*Ref: 3a

STATUS CHANGE
Underwriting user changes status of the app to: **CANCELLED**

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification: **CANCELLED**

*** Edit Email Notif. in Setup/Config Section

RESIDUALS
SYSTEM ADMIN imports residual reports in system on a monthly basis and pays Users

New Merchant Application Sign-Up Process Completed

Status Section - Converting Merchant App to User App

Signed Docs Include:
Merchant App - Lease Contract
Check Service - Gift Card
MO/TO Addendums - Others

USER APP
User application submitted internally by user
+++ Complete App +++

STATUS CHANGE
Underwriting user changes status of the app to:
SIGNED DOCS

** Change App Status in Status Section

Email Notification Sent
User/merchant receives new status change email notification:
SIGNED DOCS

*** Edit Email Notif. in Setup/Config Section

STATUS SECTION
The application is saved in the status section in the USER APP link

Email Notification
Email notifications are sent to merchant and user stating the app was received

2nd Email Notification
System sends 2nd email to merchant with copy of completed merchant application

Original Signatures
Merchant signs paperwork and Faxes back to the user

SEE PAGE 2-4
TO VIEW THE REMAINING PROCESS FOR USER APPS

Continued on Page 2-4

Vendor PDF Documents Available in System:

Bank/Processor Applications:
Chase Paymentech Solutions
First Data
EVO
United Bankcard
Total Merchant Services
Newtek Merchant Solutions
UMS
PayByTouch
AMS - Allied Merchant Services
Humboldt Merchant Services
iPayment
NOVA
PRI/TransFirst

Equipment Leasing Vendors:
Lease Corp of America
Popular Leasing
CIT LFG
First Data
Globaltech Leasing
LADCO Leasing
Northern Leasing

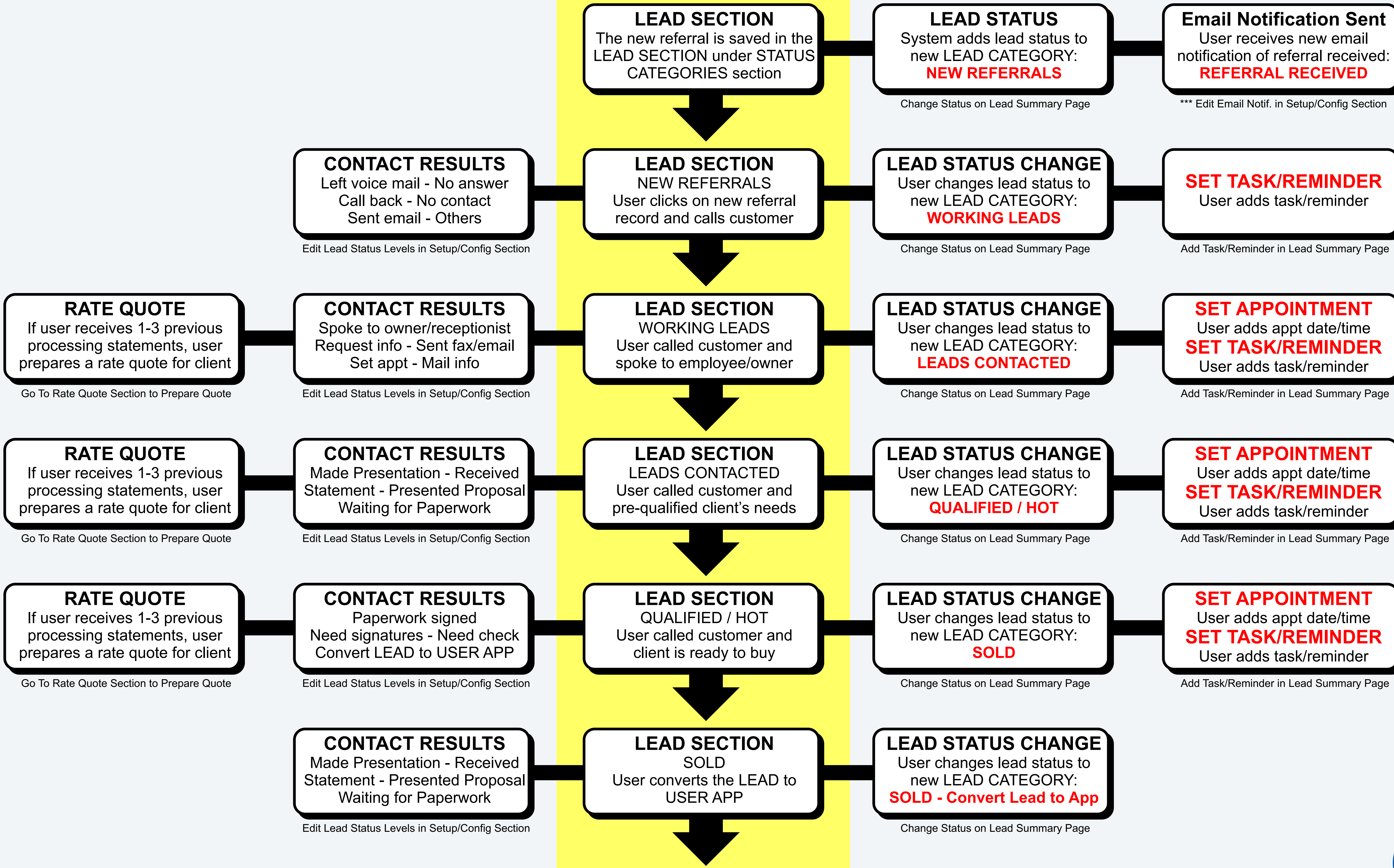
Check Services
GETI - Blue Form
GETI - Gray Form
GETI - Bank Authorization Form
Newtek/GETI eGold Application
Newtek/GETI eGold Application
CrossCheck
TeleCheck

Secure Payment Systems
Check Service Agreement
eCheck Addendum
Gift and Loyalty Agreement

Other Vendor Applications
AmeriMerchant
Merchant Working Capital Application

Authorize.Net Sign-Up Form
EWI Application

Leads Section - Converting Referral Leads to User App



Continued on Page 1, under USER APP process

Leads Section - Importing/Working New Leads

IMPORT LEAD LIST
When importing multiple leads, system admin can search leads by region & assigns to USERS

MANUAL LEADS
All users or administrators can manually add one lead at a time and assign to an owner

LEAD SECTION
All leads are saved in lead section as NEW LEADS or AVAILABLE LEADS

LEAD STATUS
System adds lead status to new LEAD CATEGORY:
NEW LEAD / WORKING LEAD

Change Status on Lead Summary Page

Email Notification Sent
User receives new email notification of leads received:
NEW LEADS

*** Edit Email Notif. in Setup/Config Section

AVAILABLE LEADS
Imported leads can also be set as available for users to search and assign to themselves

CONTACT RESULTS
Left voice mail - No answer
Call back - No contact
Sent email - Others

Edit Lead Status Levels in Setup/Config Section

LEAD SECTION
NEW LEADS
User clicks on new lead record and calls customer

LEAD STATUS CHANGE
User changes lead status to new LEAD CATEGORY:
WORKING LEADS

Change Status on Lead Summary Page

SET TASK/REMINDER
User adds task/reminder

Add Task/Reminder in Lead Summary Page

RATE QUOTE
If user receives 1-3 previous processing statements, user prepares a rate quote for client

Go To Rate Quote Section to Prepare Quote
See Page 8 for Rate Quote Details

CONTACT RESULTS
Spoke to owner/receptionist
Request info - Sent fax/email
Set appt - Mail info

Edit Lead Status Levels in Setup/Config Section

LEAD SECTION
WORKING LEADS
User called customer and spoke to employee/owner

LEAD STATUS CHANGE
User changes lead status to new LEAD CATEGORY:
LEADS CONTACTED

Change Status on Lead Summary Page

SET APPOINTMENT
User adds appt date/time
SET TASK/REMINDER
User adds task/reminder

Add Task/Reminder in Lead Summary Page

RATE QUOTE
If user receives 1-3 previous processing statements, user prepares a rate quote for client

Go To Rate Quote Section to Prepare Quote
See Page 8 for Rate Quote Details

CONTACT RESULTS
Made Presentation - Received Statement - Presented Proposal
Waiting for Paperwork

Edit Lead Status Levels in Setup/Config Section

LEAD SECTION
LEADS CONTACTED
User called customer and pre-qualified client's needs

LEAD STATUS CHANGE
User changes lead status to new LEAD CATEGORY:
QUALIFIED / HOT

Change Status on Lead Summary Page

SET APPOINTMENT
User adds appt date/time
SET TASK/REMINDER
User adds task/reminder

Add Task/Reminder in Lead Summary Page

RATE QUOTE
If user receives 1-3 previous processing statements, user prepares a rate quote for client

Go To Rate Quote Section to Prepare Quote
See Page 8 for Rate Quote Details

CONTACT RESULTS
Paperwork signed
Need signatures - Need check
Convert LEAD to USER APP

Edit Lead Status Levels in Setup/Config Section

LEAD SECTION
QUALIFIED / HOT
User called customer and client is ready to buy

LEAD STATUS CHANGE
User changes lead status to new LEAD CATEGORY:
SOLD

Change Status on Lead Summary Page

SET APPOINTMENT
User adds appt date/time
SET TASK/REMINDER
User adds task/reminder

Add Task/Reminder in Lead Summary Page

CONTACT RESULTS
Made Presentation - Received Statement - Presented Proposal
Waiting for Paperwork

Edit Lead Status Levels in Setup/Config Section

LEAD SECTION
SOLD
User converts the LEAD to USER APP

LEAD STATUS CHANGE
User changes lead status to new LEAD CATEGORY:
SOLD - Convert Lead to App

Change Status on Lead Summary Page

Continued on Page 1, under USER APP process

Home Page - Sales Tools & Features

1 DASH BOARD TOP 5 STATS

- **TOP 5** Merchant Applications In-Progress/Pending
- **TOP 5** Equipment Install Appointments
- **TOP 5** Equipment Reprogram Appointments
- **TOP 5** News Alerts and Announcements
- **TOP 5** Lead Appointments Tasks/Reminders
- **TOP 5** New Trouble Tickets Submitted
- **TOP 5** Hot Leads

2 ADDRESS BOOK

- **Purpose** Create a contact list of vendors, employees, etc.
- **Add Categories** Create new categories
- **Add Contacts** Create new contacts in each category

NEW FEATURES

- **Birthday List** View & send birthday wishes to users, merchants, vendors, and address book contacts
- **Export Mail Lists** Export & print mailing labels Users, leads, merchants, and address book contacts

3 CALENDAR & SCHEDULING

- **THIS MONTH** View all events, tasks, leads, appts, news, etc. for month
- **THIS WEEK** View all events, tasks, leads, appts, news, etc. for week
- **Today's Schedule** View all events, tasks, leads, appts, news, etc. for today
- **Events/Holidays** Add, edit, or delete recurring events or holidays for all users
- **Appointments** View all events, tasks, leads, appts, news, etc. for today
- **Tasks/Reminders** View all events, tasks, leads, appts, news, etc. for today
- **Task Options** Assign task due dates, owners, and priority levels for users

4 SALES STATISTICS

- **TOP 5** Merchant Account Leaders
- **TOP 5** Merchant Approval % Leaders
- **TOP 5** Merchant Declined and Pending Leaders
- **TOP 5** Residual and Upfront Commission Leaders
- **TOP 5** Lead Closers and Appointment Setters

5 EMAIL SYSTEM

- **EMAIL OPTIONS** Email communication tool between admin and users
- **COMPOSE NEW EMAIL**
- **EMAILS RECEIVED**
- **EMAILS SENT**
- **EMAILS DELETED**

Add the following recurrence functions to events, tasks, & 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

Online Rate Quote & Cost Comparison Calculators

INTERCHANGE RATE QUOTE CALCULATOR

Prepare Rate Quotes
All leads are saved in lead section as NEW LEADS or AVAILABLE LEADS

Rate Quote Comparison
Credit card, Check Card, Qual, Mid-Qual, Non-Qual, Amex, Discover, Debit Cards

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)

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

Status Section - 16 Status Levels

1 PRE-BOARDING

- **USER APPS**
- **MERCHANT APPS**
- **INCOMPLETE APPS**
- **APPLICATIONS ON HOLD**
- **Status Level 1** Apps Received

User or Merchant Submits App

2 REVIEW & UNDERWRITING

- **Status Level 2** Signed Documents
- **Status Level 3** Being Reviewed
- **STATUS HOLD** Pending/On Hold
- **Status Level 4** Sent To Bank
- **Status Level 5** Declined

Underwriting User Responsible for Status Levels 1-6

3 ACCOUNT IMPLEMENTATION

- **Status Level 6** Approved
- **Status Level 7** Equipment Ordered
- **Status Level 8** Equipment Shipped
- **STATUS HOLD** Equipment Install or Reprogram Appointment
- **STATUS HOLD** Shipping Held
- **Status Level 9** Equipment Install
- **Status Level 10** Equipment Reprogram

Technology User Responsible for Status Levels 7-10

4 EQUIPMENT LEASING

- **Status Level 11** Lease Submitted
- **Status Level 12** Lease Decision
- **Status Level 13** Lease Verified
- **STATUS HOLD** Lease Pending

Underwriter User Responsible for Status Levels 11-13

5 RELATIONSHIP MANAGEMENT

- **Status Level 14** Live Merchant
- **Status Level 15** Payroll Approval
- **Status Level 16** Application Cancelled
- **STARTER KIT** Customer Service User Ships Starter Kit
- **TRAINING** Customer Service User Provides Training

Customer Service User Responsible for Status Levels 14-16

Online Application - Equipment Purchase Options

1 CASH, CHECK, CREDIT CARD

Equip Purchase
Merchant chooses equipment and pays

Programming
Sales Rep, ISO, or Equip Supplier Programs Equip

Shipping
Sales Rep, ISO, or Equip Supplier Ships Equip

Equipment Install
Merchant Installs Equip Sales Rep or ISO Trains

2 EQUIPMENT LEASING

Equipment Lease
Merchant chooses equipment and signs lease

Lease Vendor
Lease vendor approves lease

Programming
Sales Rep, ISO, or Equip Supplier Programs Equip

Shipping
Sales Rep, ISO, or Equip Supplier Ships Equip

Equip Install
Merchant Installs Equip Sales Rep or ISO Trains

Lease Verify
Merchant talks to lease vendor to verify terms

Lease Funding
Lease vendor pays ISO or sales rep directly

3 FREE PLACEMENT

Equip Selection
Merchant chooses equipment of choice

Agreement
Merchant signs & agrees to free equipment terms

Programming
Sales Rep, ISO, or Equip Supplier Programs Equip

Shipping
Sales Rep, ISO, or Equip Supplier Ships Equip

Equipment Install
Merchant Installs Equip Sales Rep or ISO Trains

4 EQUIPMENT RENTAL

Equip Selection
Merchant chooses equipment of choice

Agreement
Merchant signs & agrees to equipment rental terms

Programming
Sales Rep, ISO, or Equip Supplier Programs Equip

Shipping
Sales Rep, ISO, or Equip Supplier Ships Equip

Equipment Install
Merchant Installs Equip Sales Rep or ISO Trains

5 EQUIPMENT REPROGRAM

New Application
Merchant signs application to switch to new processor

Re-Programming
Sales Rep Re-Programs Merchant Existing Equip.

Role of Each Company Regarding Equipment Purchase and Installation

1. **Equipment Provider** - Sells equipment at wholesale pricing to Sales Rep, ISO, or Lease Vendor
2. **Lease Vendor** - Lease vendor leases equipment to merchant and pays lease funding to ISO or to Sales Rep.
3. **ISO** - ISO buys equipment from Equipment Provider and sells equipment to the Sales Rep for placement. ISO can sell equipment to Sales Rep or provide equipment to Sales Rep for free for the free placement program.
4. **Sales Rep** - Can purchase equipment from Equipment Provider or from ISO and gets lease funding commission from ISO or directly from the Leasing Vendor. Sales Rep can choose to provide equipment for free, rent equipment, sell for cash/check/credit card, or reporgram existing equipment.
5. **Merchant** - Merchant buys, leases, rents, or receives equipment from Sales Rep or ISO and pays monthly lease payment directly to the leasing vendor.

Profit Section - Up-Front Commissions

1 UP-FRONT BONUSES

- **SetUp/Config**
  System Admin must go to set-up/config section
- **Add Bonus Items**
  Add bonus items for new or existing merchants
- **Bonus Payments**
  Add bonus pay to be applied to user invoices
- **User App**
  The system will apply the bonus amt to each invoice

The Upfront Bonus options can be disabled from the system.

2 LEASE FUNDING

- **SetUp/Config**
  System Admin must go to set-up/config section
- **Lease Vendors**
  Add lease vendor names, grades, and month options
- **Lease Buy Rates**
  Add lease buy rates and lease funding split
- **User App**
  The system will calculate lease funding to invoice

The Lease Funding options can be disabled from the system.

3 EQUIPMENT COSTS

- **SetUp/Config**
  System Admin must go to set-up/config section
- **Equip Types**
  Add, edit, or delete equipment types
- **Equip Vendors**
  Add, edit, or delete equipment manufacturers
- **Equip Platforms**
  Add, edit, or delete equipment platforms
- **Equip Manager**
  Add, edit, or delete equipment items to system
- **Equipment Costs**
  Edit user costs for all equipment items
- **User App**
  System will deduct equip costs from user invoice

4 SHIPPING COSTS

- **Shipping Providers**
  System has UPS, FedEx, USPS, and DHL options
- **Shipping Services**
  Add, edit, delete shipping options for each provider
- **Shipping Costs**
  Add, edit, delete shipping costs for each service
- **User App**
  System deducts shipping costs from invoice

5 STARTER SUPPLIES

- **Add Supplies**
  Add, edit, delete starter supplies to system
- **Supplies Costs**
  Edit user costs for all equip supplies items
- **User App**
  System deducts starter supplies costs from invoice

Up-Front Commission Calculations Process

Before the system administrator can add users to the system, and before the users can fill out an online application, the system administrator must setup and configure the system defaults for profits and costs. When this is completed, the system will automatically apply all default profits and costs to each user account.

When the user submits each online merchant account application, the system will automatically generate an invoice showing total profits they will earn for each merchant account when the account is approved and live. The invoice will show each user the total profits they will earn from each merchant account including lease funding and up-front bonus items as well as equipment deductions and other costs such as shipping and starter supplies.

When the status level of the merchant account has changed to LIVE merchant, the up-front commission for the account changes from PENDING to APPROVED.

Support Section

1 TROUBLE TICKETS
Provides a support system for Users to request support, training, help from ADMINS

CREATE TICKET
User creates a NEW trouble ticket in the support section and chooses ADMIN User

EMAIL NOTIFICATIONS
Admin User receives email notification stating new ticket is waiting for response

TICKET RESPONSE
Admin User responds to trouble ticket submitted by user

TICKET STATUS
Admin User changes the status of the trouble ticket to OPEN or CLOSED

LINK TO MERCHANT
All trouble tickets are linked to the DBA Business name and can be viewed in STATUS

Attach Documents/Files

2 KNOWLEDGEBASE
The Knowledgebase provides articles, support, and help topics for all users in system

MANAGEMENT
The knowledgebase articles can be added, edited, or deleted by ADMIN users

USER ACCESS
Admins can set view access for all categories and articles for admin or non-admin users

ATTACH DOCUMENTS
Admin users can attach PDF documents to each knowledgebase article

Attach Documents/Files

3 DOCUMENT LIBRARY
Provide a complete library of vendor forms, documents, agreements, contracts, etc.

CREATE CATEGORIES
Admin User organizes all documents in the library by creating multiple categories

USER ACCESS
Document categories can be viewed by admin users, non-admin users, or all users

UPLOAD DOCUMENTS
Only admin users can add, edit, or delete categories and upload docs in system

USER ACCESS
Users are able to access, view, and download documents in the document library

4 EQUIPMENT SUPPORT
Submitted by individual using your career opportunity form on your sales website

MANAGEMENT
The equip support articles can be added, edited, or deleted by ADMIN users

KNOWLEDGEBASE
Admins can set view access for all categories and articles for admin or non-admin users

ATTACH DOCUMENTS
Admin users can attach PDF documents to each equipment support article

Attach Documents/Files

5 NEWS ALERTS
All admin users can create news announcements and news alerts

RECIPIENTS
Admin Users - Non-Admin Users
User Types - Merchants
Address Book Recipients

EMAIL NOTIFICATIONS
The system will automatically send out email with news content to all selected users

Attach Documents/Files

Note: You are able to attach documents and files to all trouble tickets, knowledge-base articles, and equipment support articles.

QUICK REFERENCE SHEET

5 Methods of Data Entry

1a. New Referral - Bankcard Pros software provides an external referral form that you can customize with your own message and content. This form is linked to your website so visitors can click on a link on your site, redirect to the form, and fill it out. The referral form is so you can have individuals, business, referral partners, trade associations, bank partners, etc. send you new business leads on a daily basis. The data from this app, once filled out and submitted, is saved in the software in the STATUS section.

1b. Merchant Application - The merchant application is an external application link added to your sales website. Visitors to your website can be invited to fill out the merchant application and start accepting credit cards. This is a mini-application that only gathers basic and limited information about the business location, contact info, etc. The data from this app, once filled out and submitted, is saved in the software in the STATUS section.

1c. User Application - The User (also known as sales rep or sales manager) application is the complete application with all information and details needed to send to the bank/processor for account approval. The User app is filled out online by the user logged into the software. This application is for internal use only. When the user app is submitted, the system sends all paperwork in an email notification to the user and the merchant.

1d. Recruiting Inquiries - Bankcard Pros software provides an external career opportunity form that you can customize with your own message and content. This form is linked to your website so individuals interested in joining your company can click on a link on your site, redirect to the form, and fill it out. The data from this app, once filled out and submitted, is saved in the software in the HOME section.

1e. New DBA Lead - Users or Administrators can add new leads into the LEAD section using one of 2 methods: manually enter 1 lead at a time, or import multiple leads using an excel or text file.

8 Major Sections

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

2a. 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.

2b. 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.

2c. Rate Quotes – All users are able to prepare comprehensive rate quotes for leads and view/print rate quote proposals.

2d. Accounts – View the status of all merchant accounts in progress as well as viewing full details of each merchant account.

2e. 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.

2f. Statistics – View daily and monthly sales statistics for all users.

2g. Users – View, create, edit, delete user accounts.

2h. Support – Includes knowledgebase, news, trouble tickets, document downloads, equipment support, and corporate information.

User Type Descriptions

3a. 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.

3b. 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.

3c. 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 & provide customer service to Sales Reps & merchants.

3d. 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.

3e. 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 account as well as Sales Office users assigned under them.

3f. Sales Managers - The Sales Manager users can see "assigned" (most likely by region) Sales Reps, their assigned Referral Partners and Referral Agents.

3g. 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.

3h. 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.

3i. 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.

3j. 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.

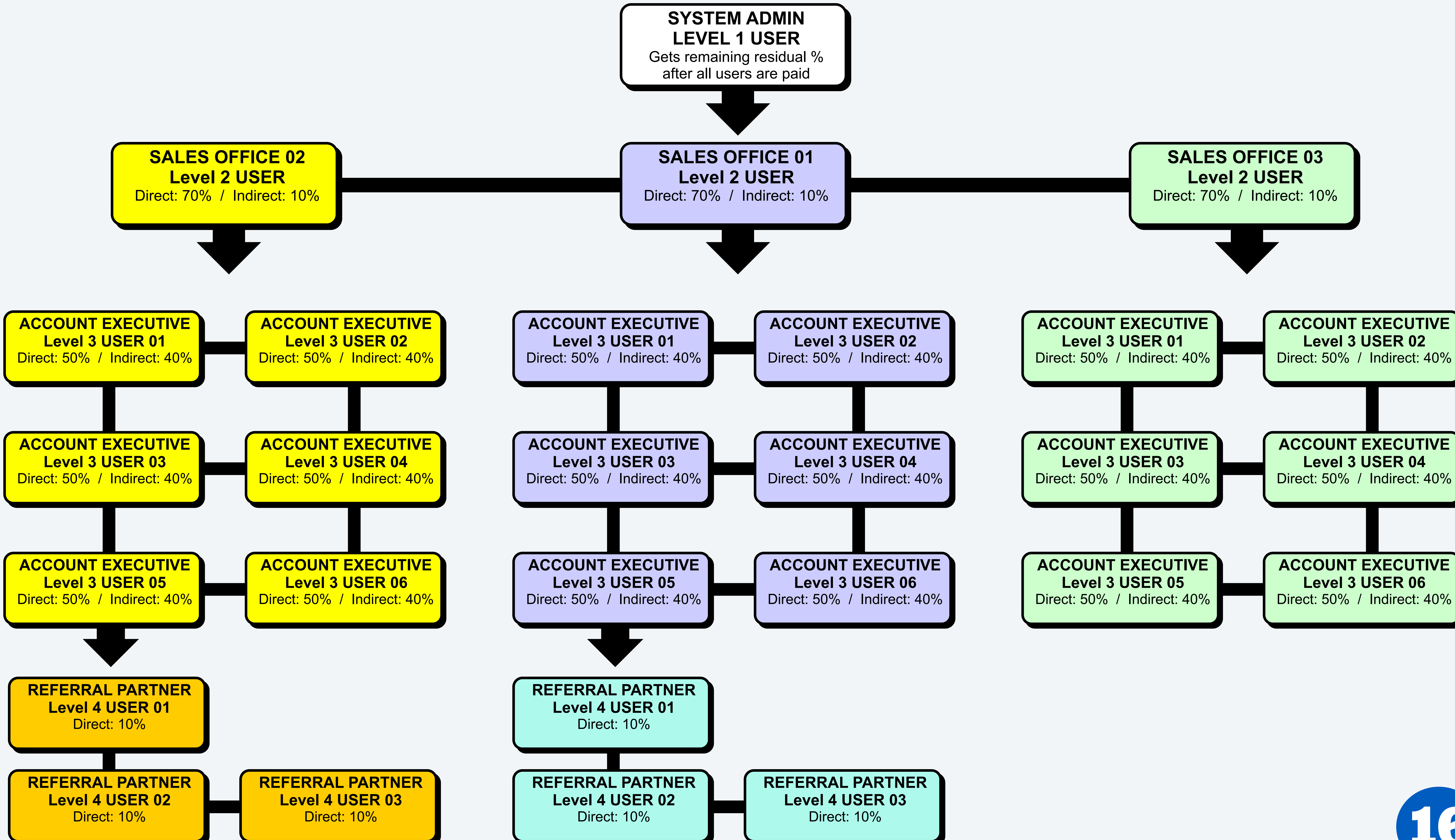
3k. Trade Association Partner Users - The Trade Association Partner users are always assigned to a Sales Office user account. Trade Association Partner users are able to view all accounts, data, and statistics for their user account only.

Account Status Levels

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

Creating User Accounts - Simple User Network



Creating User Accounts - Complex User Network