



4Access All-in-One No-Charge Terminal Placement Program

Funds in 2-business days / No ACH Restrictions



Date: May 19, 2008
To: All sales representatives
From: Sales and Marketing

Wise Payment Systems is pleased to announce the release of the 4Access "all-in-one" terminal with Check21+ as an addition to our No-Charge Terminal Placement Program. The 4Access terminal with Check21+ is a comprehensive stand-alone solution for processing personal checks, credit and debit cards, as well as eliminating wasted counter space. Merchants are thrilled about, Fast Funds Ability of 2-banking days, no ACH restrictions accept ALL checks, no more bad checks, NSF fees, per item fees, trips to the bank to deposit checks, and generally completely avoiding negative experiences/collections with their customers! The 4Access terminal supports various industries including retail, retail with tips, MOTO, and multi-merchant. The multimerchant supports both credit/debit as well as Wise Check for up to 20 merchants. The application supports purchasing/commercial cards, cash receipts, and auto close for credit cards and checks that can also be configured to auto-upload the Wise Check images as well. With a high speed modem to support dial and Internet Protocol (IP) with automatic dial backup and IP diagnostics (for card and Wise Check Services), Wise customers get the right combination of features and functions at the right price, No-Charge!

Sales Representatives earn the commission consummate with the standard No-charge terminal placement program as indicated on the Wise Payment Systems compensation plan based upon merchant's Visa / MasterCard processing volume. The \$175 allowance for the No-Charge Terminal placement will be applied to the cost of the 4Access terminal and will not be available for any other account acquisition expenses such as the buy down of early termination fees or PIN pads. If the merchant desires to add a PIN pad, the fee will be \$100 and covers usage for the life of processing. The PIN pad must be returned at the time of termination of services. Sales representative should price debit at least \$0.25 plus actual network costs with a \$5.00 PIN-debit statement fee. (In the Pin=debit box write \$0.25 + IC.)

Due to the cost of this terminal placement, the check processing residual will be paid at 25% of net collected revenue to the representative. The residual for Visa / MasterCard processing will not be affected. If the 4Access terminal is sold, rented or leased the check residual in the standard compensation plan will apply. Merchant sales representatives placing the 4Access terminal must meet the minimum qualifications, processing volume, check processing volume, type of business, and electronic check conversion (CHECK21+) services pricing set forth below in this document to be eligible for the No-charge placement program. The reason for the minimum qualifications is due to the cost of placement, the 4Access terminal with programming, shipping, and placement cost is over \$750.00. Through market trials Wise Payment Systems has determined that representatives have been able to approach and sell more businesses, increase earnings from residuals from both check and credit residuals, and significantly increase merchant retention by layering multiple services all within one company and processing device.

Merchants must meet the following criteria to participate in the program. **Please do not speculate volume, the merchant must meet a minimum volume criteria.** Merchants who fall below the \$10,000 monthly processing requirement for 2 consecutive months will automatically be placed on a \$45.00 monthly rental until such time their volume meets the minimum requirement. Merchants who do not meet the following criteria have the option of renting the terminal for \$45.00 monthly, leasing or paying cash. The rental and No-Charge Placement forms are located on www.wisesalestraining.com. Check application are located at www.wisechecktraining.com.

NO-CHARGE PLACMENT PROGRAM (Guarantee Check Pricing) *Must Process \$10k in V/MC and Checks to qualify*****

Minimum Pricing for Check21+: (Pricing may be sold at a higher amount but may not be sold lower without approval.)

CHECK21+ Discount Rate: 1.58%	(Maximum allowable charge to merchant 2.50%)
CHECK21+ Transaction Fee: \$0.18	(Maximum allowable charge to merchant \$0.35)
Wise Check Monthly Minimum: \$25.00	(Fixed, May Not be waived)
Monthly Check 21 Access Fee: \$5.00	(May be waived if statement fee is \$10.00)
Wise Check Statement Fee: \$5.00	(Maximum allowable charge to merchant \$15.00)
Returned Item Fee: \$5.00	(Maximum allowable charge to merchant \$10.00)

STANDARD GUARANTEE PROGRAM PRICING (Lease, Cash, Rental) * No minimum amount of processing required.*****

Minimum Pricing for Check21+: (Pricing may be sold at a higher amount but may not be sold lower without approval.)

CHECK21+ Discount Rate: 1.00%	(Maximum allowable charge to merchant 2.50%)
CHECK21+ Customer Not Present Guarantee add 1.00% to base	(Maximum allowable charge to merchant 3.50%)
CHECK21+ Transaction Fee: \$0.12	(Maximum allowable charge to merchant \$0.35)
Wise Check Monthly Minimum: \$25.00	(Fixed, May Not be waived)
Monthly Check 21 Access Fee: \$5.00	(May be waived if statement fee is \$5.00)
Wise Check Statement Fee: \$0.00	(Maximum allowable charge to merchant \$15.00)
Returned Item Fee: \$5.00	(Maximum allowable charge to merchant \$10.00)



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Due to the very high cost of placement Merchant must meet the following basic criteria to be eligible for the No-Charge Placement: Have rates equal to or greater than minimum pricing described in the preceding paragraph for Wise Check Services • **Verifiably process at least \$10k in Visa/MasterCard monthly** • Merchant may not be a seasonal business unless volume is verifiable in advance by statements exceeding \$120k annually for checks processed • Process in an environment with at least 95% face-to-face transactions • Enroll in Wise Check's Check21+ Program with Guarantee • Accept checks from all eligible check writers • Display signage at the point-of-sale and on the front door informing customers of welcomed check acceptance • Have the standard semi-annual fee of \$49.95 on the processing application • Have the standard early termination fee for merchant services of \$350 or if Arkansas \$50 • **Currently be processing with a checks competitor / accepting or have the reasonable verifiable expectation to accept at least \$10,000 monthly in checks to be processed through Wise's Check21+ Program with Guarantee** • Merchant must sign a No-Charge Terminal Placement form and sales representative must submit the form at the time of the application before the terminal will ship.

Merchant must own an acceptable business type to qualify for the 4Access No-Charge terminal placement. The following is a partial list of auto approved acceptable business types. For a complete list, please view the attached list. If you have a business that is not on this list, you would like an exception, or you would like to have a business added to the list please contact WPS for instruction or exceptions.

Auto Approved Business Types: Automotive: Parts, Service, Quick Lubes, and Car/Motorcycle Dealerships • Medical/Dental Practitioners • "Small Town" C-Stores and Grocery Stores • Jewelry Stores • Hair Nail and Beauty Salons • Veterinarian Clinics and Animal Hospitals • Liquor Stores • Tobacco Shops • Pay at the Counter Restaurants • Bar/Lounge • Retail Clothing/Department Stores and Apparel Shops • Hardware/Building Supply • Dry Cleaners • Drug Stores/Pharmacies • Fitness/Spa/Gyms • Cosmetic/Beauty Supply Stores • Optometrists/Eye Glasses • Craft/Hobby Shops • Car Stereo/Cell Phone/ Pagers • Camera/Photo Supplies • Card/Gift Shops • Floor Covering • Florists • Art/Teacher Stores • Bicycle Shops • Furniture Stores • Hospitals • Pet Stores • Music Stores • Tanning Salons

Current Merchants on a No-Charge terminal program who wish to upgrade will need to return their terminal and pay a \$100 conversion/upgrade fee. Alternatively, the representative may have this fee deducted from his or her upfront commissions.

Demo Program:

\$500.00 for demo unit **OR** Place, Lease, or Rent 10 Check21+ Accounts in 90 days with the 4Access terminal and the demo is free to sell or place. If demo was purchased the \$500.00 paid for the demo will be refunded to the agent on the 10th 4Access install / activation.

