



How to sell this product

The following pages will elaborate on many of the details but the actual sales process is rather simple.

1. Contact a business owner
2. Quote them using the online quote tool @ <http://vmspayments.com/get-aquote/>
3. When they like the quote, set them up for a 45 day trial to prove it!

Why VMS:

1. **Experience** - Processed over \$12 Billion for Our Clients Last Year
2. **Proven** - Currently Processing for Over 200,000 Satisfied Customers
3. **Credible** - A+ Rating with the Better Business Bureau
4. **Free Equipment** - Cutting Edge Technology Provided Free with Service
5. **Best Rate Guarantee** - We Will Always Match Competitive Offers
6. **Fair** - Start With a 45 Day No Risk / No Obligation Trial

If you have any question contact your Sales Support Representative



Products

At VMS, we offer a wide variety of solutions so that we can maintain versatility in an extremely dynamic industry where each new client is as unique as the last. Here is a list of the products we currently offer and the following pages will describe them in more detail. Always contact your Sales Support Representative if you have questions or feel we do not have what your prospect is looking for. Chances are we can provide a custom solution designed specifically for the prospect's needs.

1. Credit and Debit Card acceptance via the largest free terminal program in the industry including our new Mobile Smartphone Application with a free card reader and our robust ecommerce program so your clients can accept card payments via their webpage.
2. A Cash Advance Program that allows our clients to get the funding they need to grow their business.
3. A Gift & Loyalty Program that allows our clients to gain sales revenues and market share.
4. An Electronic Check Processing Program that will eliminate the liability of accepting bad checks & eliminate time wasted traveling to the bank for check deposits. All while expanding our client's ability to accept more forms of payments from more consumers.

GET YOUR FREE TERMINAL PLACEMENT TODAY!



Premium Solution VeriFone V510

Top-of-the-line terminal from VeriFone. Dual communication ports & Smart Card ready.

Plus FREE PIN PAD!



Pay at the Pump Solution FD100

All-in-one touch screen point-of-sale (POS) terminal solution that combines performance, security and reliability.

Plus FREE PIN PAD!



Retail Solution Hypercom T7Plus

Advanced retail countertop POS terminal accepts all card types.

Plus FREE PIN PAD!



FREE! Tap & Go Device

Compatible with MasterCard Paypass, Expresspay from American Express and Visa contactless payment programs.



Check Solution VeriFone V510 & CR1000i

Accepts checks like credit cards. Guaranteed and deposited the next day.

Plus FREE PIN PAD!



Wireless Solution VeriFone V670 GPRS

The world's smallest all-in-one wireless handheld payment device is a radical revolution at hand!



Internet Solution Authorize.Net

The Authorize.Net Payment Gateway allows you to accept credit card and electronic check payments quickly, securely and affordably over the Internet.



Desktop Solution PC Charge

Turn your computer into a credit card terminal! This software allows you to accept all credit cards from your computer, and it supports card readers, PIN pads and check readers.

**VMS WILL PAY
UP TO \$295
OF YOUR EARLY
TERMINATION FEE!**

WE WILL GIVE YOU \$500

IF WE CAN'T BEAT YOUR CURRENT CREDIT CARD PROCESSING RATE*

*Some restrictions may apply; ask Sales Representative for details.

All Versatile Merchant Solutions terminals are PCI compliant, arrive preprogrammed for your specific needs and are pre-tested to ensure flawless functionality.



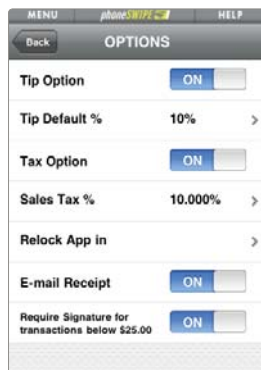
Turn your smartphone into a credit card terminal.

phoneSWIPE 

Charge



Options



Customizable Inventory



Reports



Lowest Rates Guaranteed

Phone Swipe offers the lowest rates

Free Software App and Card Reader

Getting started is easy. Set up your merchant account, download the free software app from the App Store and once your account is approved, we'll send you a free card reader.

Real-Time Reporting

View real-time reporting, so you can create and view reports, and find and review individual transactions.

Customizable Inventory

Set up your inventory into easy to access categories along with inserting pictures from your photo library or take your own in just minutes.

E-mail Receipts

E-mail receipts to customers for sales, refunds and voids that include actual signatures and descriptions with images of items purchased. Plus with Google Maps™, customers can see where the transaction took place.

Tips & Tax

Set up default tip and tax percentages. Or use Geo Tax to automatically calculate the tax rate based on your current location.

Increase market reach. Expand your customer base. Increase revenue. And never miss a sale again.

Phone Swipe – making your business as mobile as you are.

The Best Rate... Guaranteed
We will give you \$500 if we can't beat your current credit card processing rate*

*Some restrictions may apply; ask Sales Representative for details.



registered ISO/MSP of HSBC Bank USA, National Association, Buffalo, NY

American Express require separate approval.

iPhone® is a trademark of Apple Inc., registered in the U.S. and other countries. Made for: iPhone 4, iPhone 3GS and iPhone 3G. Requires iOS 3.0 or later.



Introducing the Cool New Way to Get...

...Cash Fast!

Capital for Merchants gives business owners a hassle free alternative to conventional business loans. It's a simple, convenient way to get the cash you need into your business today.

Get the cash you need to:

- Open new locations or remodel a store!
- Buy the equipment and inventory you need now!
- Advertising, New Product Development...

It couldn't be simpler:

- No Closing Costs
- 95% approval rate
- No collateral
- Tax deductible
- Not personally liable
- A-B credit not required
- No application or start up fees
- No hidden fees
- Fast approval
- No financial/tax returns required

How does it work?

Capital for Merchants gives you an opportunity to leverage the greatest asset you have... your future sales!

The concept is simple. Capital for Merchants will pay you for your future Credit Card transactions up front. As transactions roll in we get paid back with a small fixed % of those daily Credit Card receipts.

FREQUENTLY ASKED QUESTIONS

1. How can I use the cash?

Any way that you want. We are only interested in your continued success.

2. What's the catch?

No Catch. No Hassles. No Gimmicks. Just a smart simple way to get cash fast.

3. How much cash can the I get?

CFM will fund up to **\$250,000** plus per location depending on your businesses credit card volume.

4. How soon can I get the money?

After completing the Application you can expect cash in as little as **72 hours**.





Applications

Once you and your client have decided what solutions will benefit them, it is time to apply. The application process is easy and should not take more than about 10 minutes to complete. We have attached the applications required for each solution. Every application must include an “Account Set-up Form” in order for us to process the equipment request and to make sure that YOU get credit for the account. Also, make sure you turn in a copy of the VOID check from the account the merchant would like their funds deposited into along with each application. The check must be printed and not a starter check or deposits slip. This insures that we do not make any mistakes in data entry regarding customer banking information.

Applications for the following products:

1. Account Set-up form
2. Credit & Debit Processing (Merchant account) with account set up form
3. Phone Swipe Application procedures
4. Online Terminal, Quickbooks Plugin, Recurring billing, & billpay (1 page covers all)
5. Cash Advance
6. Gift & Loyalty
7. Electronic Check Service (Point of Sale Conversion)
8. Tele-Debit (mobile Check Service)



Required Account Set-Up Form

Check Appropriate Request(s):

☐ New Merchant

☐ Additional Service MID:
Sales Partner Name:
Sales Partner Number:
Merchant's DBA Name:
Merchant's Phone:
Merchant's DBA Address:
City:
State:
ZIP:

Terminal Type (Check appropriate box and list quantity)

VeriFone

☐ Omni 3750* Quantity:
☐ Vx510* Dual Comn Quantity:
☐ Vx570* Dual Comn Quantity:
☐ Vx670* GPRS Quantity:
☐ Nurit 8020* GPRS Quantity:
☐ Other Quantity:
Please specify if other:
*With integrated printer.

Hypercom

☐ T7 Plus* Quantity:
☐ T7P* Quantity:
☐ Other Quantity:
Please specify if other:
*T7 Plus and T7P models are dial-up only with integrated printer.

Contactless Reader

☐ ViVotech Reader Quantity:
☐ Other Quantity:
Please specify if other:

Other

☐ Way Systems MTT Quantity:
☐ Software (See Belc Quantity:
☐ Other Quantity:
Please specify if other:

Software Information

 Software Name:

 Version Number:

 Vendor Name:

 Vendor Phone Number:

 Connection Type: ☐ Dial ☐ IP

Pin Pad Type (Check appropriate boxes and list quantity)

☐ No PIN Debit ☐ Internal PIN Pad ☐ VeriFone PP1000 Quantity:
☐ Hypercom P1300 ☐ Other **Please specify if other:**
PIN Pad Swap? *Must be same PIN pad model and PCI Compliant.
☐ Yes ☐ No

Printer Type (Check appropriate boxes and list quantity)

☐ Standard Size Manual Imp ☐ Mini Manual Imprinter ☐ Way Systems Printer Quantity:
☐ Integrated Terminal Print ☐ No Printer ☐ Other **Please specify if other:**

Check Imagers and Check Services (Check appropriate boxes and list quantity)

☐ No Check Imager/Ser ☐ VeriFone CR1000i Quantity:
☐ Magtek RS232 ☐ Magtek Mini MICR

☐ Other **Please specify if other:**

Check Service Program:

☐ e-Check Traditional Guarantee

Terminal Download Instructions (Check appropriate boxes for each feature desired)

☐ AVS ☐ Invoice Number ☐ Level 2 Data ☐ Dialing Prefix ☐ Master Terminal ☐ Secondary Terminal Master MID
☐ Quick Payment Service ☐ Manual Close ☐ Auto Close Time
☐ **Dial-up Connection** ☐ **IP Connection** **ISP Name**

Shipping Instructions (Check appropriate boxes)

Ship to:

☐ DBA Address ☐ Corp Address

☐ Owner Address ☐ Sales Partner Address

☐ Other-Specify in notes and send copy to ISO support.

Shipping Method:

☐ Ground (Free Eqp Only) ☐ 2nd Day Air

☐ Next Day Air 8am ☐ Next Day Air 10:30am

☐ Next Day Air 3pm ☐ Pick-Up

*Next Day Air may not be available in all areas.

Equipment Source:

☐ We provide all equipment.

☐ We provide some equipment marked (see notes)

☐ We do not provide equipment.

Payment Terms (Check all appropriate boxes)

Order Type:

☐ Free Merchant Placement ☐ Free Agent Terminal ☐ Purchase

☐ Reprogram ☐ LFG Lease

LFG Information: Months: Monthly Payment:

Payment Source:

☐ ACH rep/ISO account for all costs. ☐ ACH Merchant account for all costs.

☐ Subtract costs from setup fee. ☐ Check sent via mail.

***If ACHing merchant's account on your behalf, \$5 ACH fee applies and all fees must be present on signed application or on signed debit authorization form.**

Reprogram and Training Information

☐ Processor to Reprogram ☐ Sales Partner to Reprogram ☐ No Reprogramming Needed

☐ Processor to Train ☐ Sales Partner to Train ☐ No Training Needed

We do NOT reprogram third party software or gateways. Please contact the software vendors directly for reprogramming. We will supply a parameter sheet.
Notes and Special Instructions:

MERCHANT APPLICATION (cont.)**COMPLETE IF YOUR SALES ARE GENERATED THROUGH MAIL/TELEPHONE/INTERNET**

1. Description of product sold: _____

2. Who owns product? ☐ Merchant ☐ Vendor (Drop Ship Required)

3. List the name(s) of vendors from which the product is purchased. _____

4. How do you advertise? ☐ Catalog /Direct Mail/Flyers ☐ TV or Radio ☐ Internet (list Web Page Address) _____

5. How does the customer order the product? ☐ Mail ☐ Telephone ☐ Fax ☐ Internet

6. Do your customers sign a service agreement with you? ☐ Yes ☒ No

7. If Yes, what is the timeframe of the service agreement? ☐ Monthly ☐ Quarterly ☐ Annual

8. Name of Fulfillment House (if any) _____ Inspected ☐ Yes ☐ No Date Inspected _____

9. Are consumers required to provide a deposit? ☐ Yes ☒ No

10. Delivery Time Frame: ☐ 0-7 Days ☐ 8-14 Days ☐ 15-30 Days ☐ More than 30 Days

11. Shipping Service Used: ☐ Fed Ex ☐ UPS ☐ Airborne ☐ Express Mail ☐ By Merchant

12. What is your return or refund policy? _____

13. When you receive an authorization, how long before the merchandise is shipped? _____

14. In what geographic areas will the product be marketed and sold? _____

BUSINESS TRADE SUPPLIERS (LIST TWO)

Name	Address	Contact	Phone
Name	Address	Contact	Phone

MERCHANT SITE SURVEY REPORT (To Be Completed by Sales Representative)

Merchant Location: ☒ Store Front ☐ Office Building ☐ Warehouse ☐ Residence ☐ Other

The Merchant:	Landlord Name	Landlord Telephone Number
<input checked="" type="checkbox"/> Owns <input type="checkbox"/> Leases the Premises		

I hereby verify that this application has been fully completed by merchant applicant and that I have inspected the business premises of the merchant at this address and the information stated above is true and correct to the best of my knowledge and belief.

Verified and Inspected by (Print Name)	Representative Signature	Date

PRICING SCHEDULE**Other Fees (if applicable)**

Retail (if any % is Swiped) Interchange Passthrough +25 Basis Points Transaction Fee: \$0.10	MOTO/Internet (100% Keyed only) Interchange Passthrough +25 Basis Points Transaction Fee: \$0.10 (Must use AVS)	
* Actual Interchange Passthrough and Assesments plus 25 BPS.	* Actual Interchange Passthrough and Assesments plus 25 BPS.	Touch Tone Transactions: \$ 0.50
Mastercard Network Access Fee: \$0.0198.	Mastercard Network Access Fee: \$0.0198.	T & E Draft Capture Transactions: \$ 0.10 *
Visa Network Access Fee: \$0.0218.	Visa Network Access Fee: \$0.0218.	Address Verification: \$ 0.05
Discover Network Access Fee: \$0.0185.	Discover Network Access Fee: \$0.0185.	Batch Header: \$ 0.35
		Interchange Fee Passthrough
		Credit \$ 0.10
		Check Card \$ 0.22
		Wireless Transaction Fee: \$ 0.10
		Wireless Network Access (Monthly) \$ 20.00 *
		Wireless Activation Fee: \$ 0.00
		Debit Transaction: \$ 0.21
		Debit Gateway (Monthly): \$ 5.00
		EBT Transaction Fee: \$ 0.20
		Internet Gateway Fee (Monthly): \$ 20.00
		Internet Transaction Fee: \$ 0.10
		Monthly Minimum Discount Fee: \$ 25.00
		Monthly Basic Service Fee: \$ 9.95 *
		Statement Mailing Fee: \$ 1.00
		Chargeback Fee: \$ 25.00
		Retrieval Fee: \$ 15.00
		Account Set-Up Fee: \$ 0.00 *
		Annual Fee: \$ 0.00
		Voice Authorization Fee: \$ 1.00

See Terms and Conditions of Merchant Service Agreement for further information on Mid and Non-Qualified Surcharges.

I understand and acknowledge that I will be automatically enrolled in a 60-day free trial of the My Biz Perks Program, which includes custom reporting and alerts, supplies, extended warranty, overnight replacement on equipment, partner discounts, and more! At the end of the trial, I understand that my account will be charged a monthly membership fee, and I may opt out at any time by visiting www.mybizperks.com or call 877-898-1992.

\$ **11.95**

CARDHOLDER DATA STORAGE COMPLIANCE & SERVICE PROVIDER

**** PCI DSS and card association rules prohibit storage of track data under any circumstances. If you or your point of sale(POS) system pass, transmit, store or receive full cardholder's data, then the POS software must be PA DSS (Payment Application Data Security Standard)compliant or you (merchant) must validate PCI DSS compliance (see 1(b) below and questions 3 and 4 must be completed). If you use a payment gateway, they must be PCI DSS compliant.****

1. Have you ever experienced an Account Data Compromise "ADC"? ☐ Yes ☒ No If yes, provide date of compromise _____
- a) Have you validated PCI DSS (Payment Card Industry Data Security Standard) compliance? ☐ Yes ☒ No If yes, go to 1(b); If no, go to #2
- b) Date of compliance, Report on Compliance "ROC" or Self Assessment Questionnaire "SAQ"? _____
- c) What is the name of your Qualified Security Assessor "QSA" _____ or Self Assessment Questionnaire(pick one) ☐ A ☐ B
- d) Date of last scan _____ Approved Scanning Vendor's name: _____ ☐ C ☐ D
2. Are you using a "dial-up" terminal or "TTC" Touch Tone Capture? ☒ Yes ☐ No
3. Do you or your Service Provider(s) receive, pass, transmit or store the Full Cardholder Number "FCN", electronically? ☐ Yes ☒ No
- a) If yes, where is card data stored? ☐ Merchant's Location Only ☐ Merchant's Headquarters/Corp office only ☐ Primary Service Provider
- ☐ Both Merchant and Service Provider(s) ☐ Other Service Provider ☐ All Apply
4. What Primary Service Provider/Software Developer did you purchase your point of sale "POS" application from (e.g., software, gateway)? _____
- a) What is the name of the Service Provider/Software Developer's application? _____ Software Version #? _____
- b) Do your transactions process through any other Service Provider (e.g., web hosting companies, gateways, corporate office)? ☐ Yes ☒ No
- c) If yes, name the other Service Provider? _____

AMERICAN EXPRESS

By signing below, I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete, and accurate. I authorize American Express Travel Related Services Company, Inc. ("American Express") to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the entity above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I understand that upon American Express' approval of the entity indicated above to accept the American Express Card, the terms and conditions for American Express® Card Acceptance ("Terms and Conditions") will be sent to such entity along with a Welcome Letter. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Terms and Conditions.

Merchant's Signature _____

Name (printed): _____

Title: _____

Date: _____

MERCHANT ACCEPTANCE

A copy of the Card Services Terms and Conditions, revision number 10/11, has been provided to you. Please sign below to signify that you have received a copy of the Card Services Terms & Conditions and that you agree to all terms and conditions contained therein. The undersigned is duly authorized to sign on behalf of the Merchant and to bind the Merchant to the terms and conditions set forth in this Merchant Application and Merchant Service Agreement ("Agreement"), which terms and conditions are hereby acknowledged and agreed to by the Merchant, and certifies that all information provided in this Merchant Application is true, correct and complete. The undersigned, on behalf of the Merchant, authorizes Global Direct and the Member or any credit reporting agency employed by the Member or any agent of the Member, to make whatever inquiries the Member deems appropriate to investigate, verify or research references, statements or data obtained from Merchant for the purpose of this Merchant Application and for accompanying POS terminals or equipment financing. The undersigned, on behalf of the Merchant, authorizes (i) Global Direct, or (ii) the Member, or (iii) solely with respect to uncollected merchant fees, and subject to and only as pursuant to North American Bancard's separate written agreement with Global Direct, North American Bancard, or, (iv) solely with respect to supplies and/or hardware related to merchant business under this Merchant Application, North American Bancard, to initiate automated deposit or debit (ACH) entries to the Merchant's bank account as indicated on this Merchant Application or subsequently provided by Merchant. A MERCHANT'S SUBMISSION OF A TRANSACTION TO GLOBAL DIRECT SHALL BE DEEMED TO SIGNIFY MERCHANT'S ACCEPTANCE OF THE AGREEMENT, INCLUDING THE TERMS AND CONDITIONS HEREIN.

#1 From Application - Signature

Date

INDIVIDUAL GUARANTY (NO TITLES) I/We hereby guarantee to Global Direct and Member, their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or nonperformance under this Agreement, whether arising before or after termination of this Agreement. The guaranty shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of this Agreement made by or agreed to by Global Direct, Member, and/or Merchant. I/We hereby waive any notice of acceptance of this guaranty, notice of non-payment or non-performance of any provision of this Agreement by Merchant, and all other notices or demands regarding this Agreement. I/We agree to promptly provide to Global Direct and Member any information requested by either of them from time to time, concerning my/our financial condition(s), business history, business relationships and employment information. I/We have read, understand, and agree to be bound by the terms and conditions contained in this Agreement on pages 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, and 11.

#1 From Application - Signature

Date

#2 From Application - Signature

Date

For Office Use Only

X	Application Accepted by ISO	Date
X	Accepted by HSBC Bank USA NA	Date
X	Accepted by Global Direct	Date

FREE TERMINAL PLACEMENT AGREEMENT



FREE Verifone VX510 Terminal or VX510 w/ CR1000i Check Imager



- Superior performance for faster transaction processing
- Ethernet connection for lightning-fast transactions
- Multiple payment and value-added applications
- PCI PED approved, advanced security including SSL
- Lower cost, higher performance
- Small size keeps countertops clutter free

FREE Verifone VX510 Terminal or VX510 w/ CR1000i Check Imager

This Agreement is a contract between the Merchant named below and Terminal Placement Solutions (TPS). NOW THEREFORE, Terminal Placement Solutions (TPS) and the Party (Merchant) agree as follows:

I. Merchant agrees that the Equipment is the property of TPS, is being licensed to Merchant, and must be returned in good and working condition within ten (10) days of the termination or expiration of the Merchant Account with TPS. If the Equipment is not returned within ten (10) days, Merchant agrees to pay the equipment value (Vx510 = \$895, Vx510 Combo with check imager = \$1345, Vivotech \$299, Pinpad \$100). Merchant authorizes TPS to ACH my account for said fees according to program. In addition, Merchant agrees to be responsible for any damage to the Equipment as a result of misuse or negligence. TPS reserves the right to replace the above models with comparable models and to add or discontinue models.

II. Merchant agrees to indemnify and hold TPS harmless from and against any and all liabilities, losses, claims, damages, disputes, offsets, claims or counterclaims of any kind in any way related to the use (or misuse) of the Equipment. Merchant understands that TPS agrees to free overnight delivery of replacement equipment, fully programmed and ready to use, up to but not exceeding twice the first year, and that each additional incident will incur a fee of \$99.

Merchant has accepted the following equipment (the "Equipment") by checking one box below:

- ☒ Verifone Vx 510 Terminal (equipment value of \$895)
- ☐ Verifone Vx 510 Terminal, CR 1000i Check Imager, Stacker, and all necessary cables (equipment value of \$1345)
- ☐ Verifone Pinpad 1000SE and necessary cables (equipment value of \$100) – requires monthly \$5 debit gateway fee
- ☐ Vivotech (equipment value of \$299)

Select Connection Type:

- ☐ Dial Up Connection
- ☐ IP Connection (Cable/DSL)

ISP Provider

ISP Phone Number

Except as herein otherwise expressly provided, the Merchant Agreement, as heretofore amended, shall remain in full force and effect.

Merchant's Authorized Signer:

Terminal Placement Solutions:

Owner's or Officer's Signature _____ Date _____

Account Executive Signature _____ Date _____

INDIVIDUAL GUARANTY (NO TITLES) I/We hereby guarantee to TPS, their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or nonperformance under this Agreement, whether arising before or after termination of this Agreement. The undersigned, by signing below, agrees to be bound by the Agreement and this Guaranty.

Personal Guarantor Printed Name _____

Personal Guarantor Signature _____ Date _____



PHONESWIPE APPLICATION PROCEDURE

All you need to do is have your client go to www.tryphoneswipe.com from their computer, smartphone, or tablet to fill out the quick online application. They will be approved within 24 hours and sent an email with instructions on downloading the app to their phone or tablet.

Once your merchant has completed the app, please let your Sales Support Representative know so they can give you credit for the account.

Capital for Merchants

Receivables Purchase Application

VMS: 19658

Amount Requested _____ Intended Use of Cash Advance Proceeds _____

Legal Business Name _____ DBA _____

Ownership Structure Corporate ___ LLC ___ Partnership ___ Sole Proprietorship ___ Other (describe) _____

State of Formation (if Corporation, Limited Liability Company, Limited Liability Partnership, or Limited Partnership) _____

Business Start Date _____ Credit Card Acceptance Start Date _____ Federal Tax ID _____

Business Physical Address _____ City _____ State _____ Zip _____

Mailing Address (If Different) _____ City _____ State _____ Zip _____

Business Phone (____) _____ Business Fax (____) _____ Mobile (Cell) Phone (____) _____

URL/ Website _____ Email Address _____

Bank Name ***** City _____ State _____

Bank Account Number ***** Bank Routing Number *****

Business Profile Products or Services sold _____ Seasonal Business _____

Property Information Owns ___ Lease ___ Landlord Name _____ Phone (____) _____

Date of Lease _____ Term of Lease _____ Type of Building _____ Square Footage _____

Current Credit Card Processor _____ Merchant Account Number _____

Method of Sales (Must equal 100%)

Card Swiped _____ Card Present – Keyed _____ Card Not Resent – Keyed _____ Mail / Phone Yes / No Internet Yes / No

Card Types Accepted

Visa Yes ___ No ___ MC Yes ___ No ___ Discover Yes ___ No ___ American Express Yes ___ No ___ Debit Yes ___ No ___

Owner Information

Principal Name _____ Social Security Number _____

Residence Address _____ City _____ State _____ Zip _____

Home Phone (____) _____ Mobile (____) _____ How Long at This Address (years) _____

Percentage of Business Owned _____ % Drivers License # _____ Date of Birth _____

Principal Name _____ Social Security Number _____

Residence Address _____ City _____ State _____ Zip _____

Home Phone (____) _____ Mobile (____) _____ How Long at This Address (years) _____

Percentage of Business Owned _____ % Drivers License # _____ Date of Birth _____

Trade References

Business Name _____ Contact Name _____ Phone (____) _____

Business Name _____ Contact Name _____ Phone (____) _____

The undersigned is duly authorizes to sign on behalf of the Merchant and bind the Merchant to the terms and conditions set forth in this Merchant Advance Application and certifies that all information provided in this Merchant Advance Application is true, correct and complete. The undersigned, on behalf of the Merchant, authorizes Capital for Merchants LLC to make whatever inquires it deems appropriate to investigate, verify or research statements or data obtained from Merchant for the purpose of this Merchant Advance Application>

Signature _____ Title _____ Date _____

Signature _____ Title _____ Date _____

VMS Representative _____ Rep ID _____



Lead Generation

Lead generation is the single most important step of your sales process because it is the first step in the process. We have put together the following ideas to help you get started on this most important part of reaching success with VMS.

There are many ways to obtain leads but here are a few that have worked well for us in the past.

1. Start with people you know! These people will give you time to explain your products and their benefits. Potential clients are all around you because in this business anyone who accepts payment is a potential client. Here are a few ideas:
 - a. Your Barber or stylist
 - b. Your Mechanic
 - c. Your local car wash
 - d. Your plumber
 - e. Your landscaper
 - f. Your favorite restaurant
 - g. Anyone you pay for products or service is a great place to start
2. To get more leads in your area you can visit www.anywho.com and select an area and/or industry that you can call and set up appointments with or quote right over the phone and fax the application.
3. Local or national clubs and association can send you customers for many years to come. Here are a few:
 - a. Chamber of Commerce
 - b. Retail Merchants Association
 - c. BNI www.bniva.com
4. Cold Calling by visiting merchant locations can be a great way to find new clients. Start with a strip mall where you can talk to 20 or 30 business owners without spending money on gas driving around all day.
5. Your local library is a great lead source. We have attached a few pages about how to utilize this source.



Sales Process

We have worked very hard to make the sales process as simple as possible. In just three short steps you can have an account signed up and be on your way to the next sale!

1. *Quote: Visit the website and click on “Get a Quote”. From here you can plug in your prospect’s Monthly Credit Card Volume and Average Sale Amount to see what we would charge.
2. Apply: If the merchant likes the quote, allow them to try the service for 45 days with no obligation. Simply fill out the application with the client’s information and have them sign and initial where indicated.
3. Submit: All you need to do now is fax (877-811-6565) or e-mail (apps@vmspayments.com) the Account Set up Form, Application, Void Check, & Previous Processing Statement if applicable.

We will take it from there. Once your application is received and approved we will ship out the merchant’s equipment or reprogram their terminal within 3 – 5 business days. We will handle all customer care and tech support for the life of the account.

Happy Selling!

**Please note that the online quote is for swipe accounts only. If your merchant is keying in all of there transactions or is a government contractor please contact your support rep for a quote.*



Resources

As a valued VMS Sales Partner we have set up the following resources for you.

- **Website with BBB A+ rating seal:** www.vmspayers.com
- **Online quote tool:** www.vmspayers.com/get-aquote
- **Testimonials:** www.vmspayers.com/testimonials
- **Business Cards:** Contact Key Web Concepts 804-778-7600 and ask for pricing on Versatile Merchant Solutions Business Cards.
- **Marketing Materials:** We can email you a copy of the various marketing materials in this book that you can print out for use. If you do not have a color printer we have found Staples© to be the most cost effective place to make color copies. Simply request this from your Sales Support Representative.
- **Applications:** Contact your Sales Support Representative for additional copies of the applications. He can email or fax them directly to you.
- **Sales Support:** If you need questions answered please contact your Sales Support Representative.

We are in the process of creating an online portal with many more valuable resources and a “Click to agree” application. Stay tuned for updates!



Company Contact Information

Main Line: 804-897-1260

Toll Free: 877-510-2265

Fax Applications to: 877-811-6565

Customer Care & Tech Support (24 Hrs): 866-485-8999 or "Main Line" Option - 1

Sales Support Representative:

Dominick Kee: Home office Ext. 306

E-mail: dkee@vmspayments.com

Company Website: www.vmspayments.com