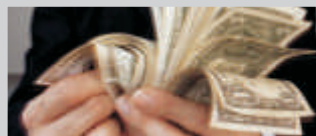


# Product and Service Guide

# M



Credit/Debit Card Processing



Debit Card Cash Back Services



Gift and Loyalty Card Programs



Pre-Paid Wireless and Cell Phones



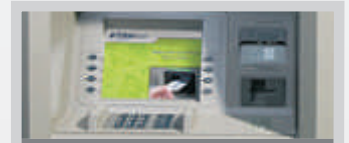
Check Guarantee and Conversion



Payroll Guarantee Services



Bill Payment Services



Full-Service ATM Machines

Improve Consumer Loyalty • Increase Sales  
Generate New Foot Traffic To Your Store  
Improve Customer Service  
Strengthen Employee and Vendor Relationships

Merchant Service Group, Inc.



## Customer Service Values

**We provide excellent service.** We will impress our customers with the quality and timeliness of our services in a pleasant and friendly manner.

**We are honest and straightforward.** We will provide a genuine and consistent contribution each day and we will act with honor and goodwill.

**We practice teamwork.** We will search for opportunities to support our co-workers to create service delivery efficiencies.

**We value our customers.** We will treat everyone we encounter as we wish to be treated, with integrity and respect.

**We welcome innovation and change.** We will encourage and support employee innovation, creativity, and adaptability to change.

## Markets We Serve

### **Retail Storefront**

The acceptance of all major credit cards is a key factor in the satisfaction of your customers. MSG Merchant Solutions will provide your retail storefront with processing solutions to accommodate them. We offer the widest selection of Credit Card processing products and solutions. NAB will provide the services necessary to meet your needs no matter your size or industry. There are many benefits to allowing MSG Merchant Solutions to set up your merchant account, below are just a few.

### **Quick Service Restaurants (QSRs)**

A payment revolution has exploded in the QSR market with many of the major chains accepting credit cards and PIN-secured and signature debit cards as payment. MSG Merchant Solutions has a payment processing program to fit the needs of quick service restaurants so, accepting any form of payment is faster, easier and more convenient for your customers.

### **Restaurants**

MSG Merchant Solutions can provide your restaurant with an array of terminal solutions for your specific needs. Whether you own a small diner, a fine dining establishment or a specialty shop we offer processing features for the restaurant industry that will support all major credit and debit cards.

## Markets We Serve

### Wireless Merchants

Today's businessperson isn't always in a store, especially if his or her business is a delivery, limousine or taxi service; a home repair contracting company; or participates in fairs. These merchants need business equipment that they can take with them on the road.

### Phone / Mail Order

MSG Merchant Solutions can easily help you establish a merchant account for your telephone orders. Card-not-present transactions in which you never take physical possession of your customers credit card require a special merchant account. Most credit card companies use special criteria to assess risk and have a different fee structure for these types of accounts. MSG Merchant Solutions will provide you with software that you install on any PC with an Internet connection. You can also manually enter credit card numbers through a credit card terminal.

### E-Commerce

To compete in today's aggressive online e-commerce environment, merchants need a fast and secure payment processor they can trust to gain and maintain a competitive advantage. Processing credit cards over the Internet is one of the fastest growing segments of transactions today. This type of transaction or "card-not-present" transaction requires a special type of merchant account. Most credit card companies use special criteria to assess risk and they have a different fee structure because you never physically see the card.

## Markets We Serve

### Service Business

MSG Merchant Solutions will provide a processing solution that meets your particular needs. Whether your business operates from a permanent location, your clients home or on the road. Our wireless point-of-sale terminals are perfect for businesses that operate in walk-in locations.

### Hotels/Lodging

MSG Merchant Solutions can provide many features and benefits to meet the needs of hotel management. The hotel and lodging industry encounter many unique situations. The lodging merchant must offer processing solutions to accommodate front desk management along with back office operations. MSG Merchant Solutions can provide these solutions in compliance with MasterCard®, Visa®, and American Express® standard lodging requirements. Below are some features that our systems will provide.

### B2B

MSG Merchant Solutions is a market leader in the processing of card based business-to-business payments. We enable your customers to replace paper order processes by accepting credit cards as payment for goods and services. MSG Merchant Solutions offers the capabilities to process all levels of Visa® and MasterCard® credit card transactions as well as large ticket items.

## Markets We Serve

### **Gas stations and convenience stores**

MSG Merchant Solutions provides comprehensive payment solutions designed for independent gas stations and convenience stores that are no longer affiliated with the larger branded gas companies. We understand the intricacies of operating an independent gas station as well as the benefits they offer the marketplace.

### **Health & Beauty**

The growth of health spas and beauty salons is not only bringing in more customers, it is bringing more of a demand for alternative payment options.

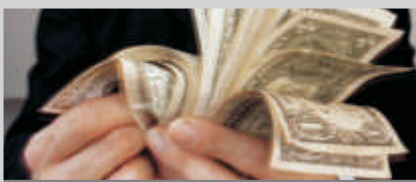
### **Tradeshows & Craft Fairs**

We provide complete processing solutions for the unique needs of the traveling vendor with wireless, keyed-in and phone-in options

### **Financial Institutions**

We at MSG Merchant Solutions know how important attracting profitable customers and maintaining long-term relationships are to your financial institution. MSG Merchant Solutions provides banks with full-service support via a dedicated staff and customer support team.

# MSG Value-Added Services



Debit Card Cash Back Services



Gift and Loyalty Card Programs



Pre-Paid Wireless and Cell Phones



Check Guarantee and Conversion



Payroll Guarantee Services



Bill Payment Services

# Product and Service Guide

## Merchant Services (Credit Card Processing)

With a merchant account, you can start accepting credit cards at your store or on your web site in less than 24 hours!

### Merchant Account (Accept Credit Card Payments)

- A credit card merchant account for immediate transaction processing
- Accept all Major Credit Cards including Visa®, MasterCard®, American Express®, and Discover® cards
- All funds are promptly wired into the checking account of your choice
- Convenient online reporting and management of your transactions
- Free equipment programming and overnight shipping
- Free equipment setup. Installation, and employee training

#### Merchant Services for Ecommerce Websites

- Secure, encrypted, SSL (Secure Socket Layer) for secure transactions.
- Online payment processing software allows you to instantly accept credit card payments in real-time over the Internet.
- A Web-based terminal for easy processing of credit card orders manually
- Domain name registration (Domain names as low as \$7.95 per year)
- Website hosting, email accounts, and account management online access

### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

#### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

Visa/MC Qual Rate	1.89%
Visa/MC Debit Card Rate	1.29%
Mid-Qual Transactions	+ .89%
Non-Qual Transactions	+ 1.29%
Per Transaction	\$.25¢
Monthly Statement Fee	\$ 10.00
Monthly Minimum Fee	\$ 25.00
Annual Fee	\$ 89.00

## ADDITIONAL INFORMATION

**EBT:** Electronic Benefit Transfer (EBT) is an electronic system that allows a recipient to authorize transfer of their government benefits from a Federal account to a retailer account to pay for products received. EBT is currently being used in many States to issue food stamp and other benefits. EBT has been implemented in all States since June of 2004.

**Debit:** A debit card is a plastic card which provides an alternative payment method to cash when making purchases. Physically the card is an ISO 7810 card like a credit card; however, its functionality is more similar to writing a check as the funds are withdrawn directly from either the cardholder's bank account (often referred to as a check card), or from the remaining balance on a gift card. Depending on the store or merchant, the customer may swipe or insert their card into the terminal, or they may hand it to the merchant who will do so. The transaction is authorized and processed and the customer verifies the transaction either by entering a PIN or, occasionally, by signing a sales receipt.

**Fuel Cards:** A fuel card is a payment card for petrol, diesel and other fuels at filling stations. Account balances are cleared in full when due and payment terms vary depending on the supplier and can be anything from weekly to monthly. One of the main reasons fuel cards are popular is due to the elimination of cash required at filling stations and hence the increased security.

**American Express:** American express is its own private bank therefore we do not have the ability to change their rates or change anything on the account.

## MERCHANT CASH ADVANCE & FUNDING

Merchant Funding allows you to grow your business with additional funds. With our merchant advance program you can be advanced funds based on your future receivables to grow your business, Take care of debts, add inventory, do extra advertising or whatever you may need cash for. With several programs available, we're sure we have one that will fit your business. So, what will you use the cash for?

**Q: How much can they borrow?**

A: A merchant may borrow anywhere in between \$2,000 to \$150,000 depending upon their monthly Visa / MasterCard Volume. This is usually calculated by adding 4 months of processing together and dividing by 4. This will find the average.

**Q: How much does it cost?**

A: Take the total amount funded to the merchant and multiply it by 1.352 and you will have your answer. Example = \$100,000 x 1.352 = \$135,200.00

Commission (Agent): An agent will receive a total of 2% amount funded.

Qualifications: Valid Merchant Account

## Low Rates and Fees

### RETAIL

You will be processing credit card orders at your retail store

Debit/Check Card Rates

**1.29% + .25¢**

Visa/Mastercard Qualified Rate

**1.89% + .25¢**

#### APPLICATION FEE

\$95 Application Fee

#### MONTHLY MINIMUM

\$25.00 Monthly

#### STATEMENT FEE

\$10.00 Monthly

### MAIL/PHONE

You will be processing wireless credit cards orders via mail/phone

Debit/Check Card Rates

**1.29% + .25¢**

Visa/Mastercard Qualified Rate

**2.39% + .25¢**

#### APPLICATION FEE

\$95 Application Fee

#### MONTHLY MINIMUM

\$25.00 Monthly

#### STATEMENT FEE

\$10.00 Monthly

## Low Rates and Fees

### ECOMMERCE

You will be processing credit card orders at your shopping cart

Debit/Check Card Rates

**1.29% + .25¢**

Visa/Mastercard Qualified Rate

**2.39% + .25¢**

#### APPLICATION FEE

\$95 Application Fee

#### MONTHLY MINIMUM

\$25.00 Monthly

#### STATEMENT FEE

\$10.00 Monthly

#### GATEWAY FEES

\$20.00 Monthly Gateway Fee  
+ \$ .05 Transaction Fee

### WIRELESS

You will be processing wireless credit cards orders on location

Debit/Check Card Rates

**1.29% + .25¢**

Visa/Mastercard Qualified Rate

**2.39% + .25¢**

#### APPLICATION FEE

\$95 Application Fee

#### MONTHLY MINIMUM

\$25.00 Monthly

#### STATEMENT FEE

\$10.00 Monthly

#### WIRELESS NETWORK FEE

\$20.00 Monthly Wireless Fee  
+ \$ .05 Transaction Fee

## Current Fee Schedule

VISA/MasterCard Retail Swiped Transactions	1.89%
VISA/MasterCard Retail Reward Cards	2.13%
VISA/MasterCard Retail Keyed/Corp Cards/Foreign Card	2.94%
VISA/MasterCard 100% Key Entered Transactions (MOTO)	2.39%
Debit/Check Card PIN-Based Transactions	0.0% *
VISA/MasterCard Transaction Fee on Credit Cards	.25 ¢
Debit/Check Card PIN-Based Transaction Fee	.59 ¢
Monthly Service and Statement Fee	9.00
Monthly Minimum Processing Fee	25.00
<b><u>DEBIT CARD FEES</u></b>	
Debit Network Monthly Access Fee	\$5.00
Debit Per Transaction Fee	.15 ¢
<b><u>CHECK PROCESSING FEES</u></b>	
Check Processing Discount Fee	1.69%
Check Processing Transaction Fee	.25 ¢
Check Processing Monthly Statement Fee	\$10.00
Unlimited Wireless Access Fee (for mobile terminals)	\$20.00

\* Flat .35¢ per transaction fee + Network Fees

# What We Can Offer You

VISA/MasterCard Retail Swiped Transactions \_\_\_\_\_

VISA/MasterCard Retail Reward Cards \_\_\_\_\_

VISA/MasterCard Retail Keyed/Corp Cards/Foreign Card \_\_\_\_\_

VISA/MasterCard 100% Key Entered Transactions (MOTO) \_\_\_\_\_

Debit/Check Card PIN-Based Transactions \_\_\_\_\_

VISA/MasterCard Transaction Fee on Credit Cards \_\_\_\_\_

Debit/Check Card PIN-Based Transaction Fee \_\_\_\_\_

Monthly Service and Statement Fee \_\_\_\_\_

Monthly Minimum Processing Fee \_\_\_\_\_

**DEBIT CARD FEES**

Debit Network Monthly Access Fee \_\_\_\_\_

Debit Per Transaction Fee \_\_\_\_\_

**CHECK PROCESSING FEES**

Check Processing Discount Fee \_\_\_\_\_

Check Processing Transaction Fee \_\_\_\_\_

Check Processing Monthly Statement Fee \_\_\_\_\_

Unlimited Wireless Access Fee (for mobile terminals) \_\_\_\_\_

\* Flat .35¢ per transaction fee + Network Fees

# Prohibited Businesses

The following types of businesses are not eligible for a Total Merchant Services credit card merchant account:

- Adult entertainment and materials
- Airports
- Attorneys/bankruptcy
- Auto dealers (used cars)
- Buying and shopping club
- Carpeting (custom)
- Check cashing services
- Collection agencies and debt collection services
- Credit restoration and/or repair services
- Cruise lines
- Direct outbound telemarketing
- Dating services
- Companies with future service liability greater than one year
- Hair loss products
- Investment opportunity
- Membership businesses (longer than one year)
- MLM signup fees and business opportunity
- Products and services with unreasonable guarantees
- Racing: car, horse and dog
- Timeshare rentals
- Travel agencies (selling travel/tour packages)
- Water purifiers

## Approval Requirements

### **Brand-New Business - Documentation and Requirements**

- Any advertisement (Yellow page ad, newspaper ad, brochure, price sheets)
- A pre-printed voided check (business or personal checking account)
- Process with us for a 3 year commitment

### **Existing Businesses (In Addition to Requirements Above)**

- Sales Rep must fill out and sign the Site Survey Report section of the merchant application along with a witness signature

### **Owner/Officer Requirements**

- You must operate a legitimate business located within the U.S.
- Have a business checking account (or personal account)
- Must be 18 years of age, and not in a current open bankruptcy
- Make sure your business type is not on our restricted business list.
- Must not have any open bankruptcies on your credit report

### **Additional Requirements for Bill Payment and Payroll Check Guarantee**

- A valid Driver's License
- Business License

# Application Checklist

## Merchant Account - New Business

- Merchant application paperwork with signatures
- Any advertisement (Yellow page ad, newspaper ad, brochure, price sheets)
- A pre-printed voided check (business or personal checking account)

## Merchant Account - New Business

- Provide us with 3 most recent processing statements
- Merchant application paperwork with signatures
- Any advertisement (Yellow page ad, newspaper ad, brochure, price sheets)
- A pre-printed voided check (business or personal checking account)

## Equipment Finance Lease

- Lease contract and agreement with signatures

## Bill Payment and Payroll Check Guarantee

- A valid Driver's License
- Business License



## MSG Personal Check Guarantee

MSG Conversion/Guarantee combines the protection of check guarantee with the convenience of check conversion providing you with risk-free check acceptance and funds within 48 hours.

### Stand-Alone Solution For Reading Checks

#### Ideal for:

- Multiple application environments
- Loyalty, gift and EBT cards
- Credit and debit cards
- Internet connectivity
- POP, ARC and RCK
- Check 21



#### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

##### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

#### Pricing & Fees

##### Cost is split into 5 tiers:

Discount Rate:	1.60%
Per Item:	\$0.30
Monthly:	\$10.00
Minimum:	\$20.00

The merchant will receive 100% over the above cost rates.

# Product and Service Guide

## MSG Bill Payment Services

MSG bill payment services is a way to service walk-in customers the ability to pay their utility bills while increasing monthly profits such as the local utilities; cables, gas, electric, phone, etc.

### Offer Bill Payment Services (Utility Bill Payments)

These are typically everyday consumer bills such as the local utilities; cables, gas, electric, telephone or national billers such as wireless phone, credit cards, or automobile finance. In addition to the bill payment amount, the consumer pays a convenience fee between \$1.25 - \$5.00 and the payment is posted to their account by the biller in 1-2 business days.

#### Profit From Offering Bill Payment Services to Your Walk-In Customers

Daily Trans.	Profit Per Trans	Daily	Weekly	Monthly	Yearly
20	1.00	20.00	140.00	560.00	6,720.00
50	1.00	50.00	350.00	1,400.00	16,800.00
100	1.00	100.00	700.00	2,800.00	33,600.00

### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

#### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

Startup:	\$99.00 (MSG pays )
Monthly service:	\$9.95 (0-124 trans., MSG pays)
Monthly service:	\$4.95 (125+ trans. / month)
Per Transaction:	\$1.00

Merchant will receive \$1.00 profit for each bill paid by their customers if they charge the standard \$2.00 fee. Agent receives \$.10 per bill paid.

# Product and Service Guide

## MSG Prepaid Cellular Phones

As an authorized reseller, your customers can buy premium wireless refill cards and pre-paid phones with the best international and domestic rates.

### Profit From Selling Wireless Cellular Phone Sales (Boost Mobile Phones)

Phone Type	Cost	MSRP	Profit	Sales/Day	Profit/Mo	Profit/Yr
Boost i455	49.99	59.99	10.00	2	600.00	7,200.00
Boost i855	99.99	119.99	20.00	1	600.00	7,200.00
Sanyo 2300	109.99	119.99	10.00	1	300.00	3,600.00



**Become a Reseller:**



- Boost Cell Phones
- New Activations
- Boost Unlimited
- Pay-As-You-Go
- Premium PrePaid

## Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

## Pricing & Fees

### Mobile Phone

### Cost

Boost i855:	\$ 99.99
Boost i455:	\$ 49.99
Azteca Sanyo 2300:	\$ 100.00
Azteca UT Starcom:	\$ 60.00

Merchant earns 100% profits of cell phones sold above cost.

## Pre-Paid Cell Phones

Motorola W385



Motorola C290



Sanyo 3185



**Phones include some or all of the following features:**

- Unlimited talk, text, and web • Unlimited local and nationwide long distance
- Dependable nationwide network • Large home calling area • Caller ID
- Hands free speakerphone • 3-way calling • JAVA games and applications
- Call waiting • Voice mail • Vibrant color screens • Digital camera
- AOL, Yahoo, MSN Messaging • Wireless web • Music and voice ringtones
- GPS enabled • Bluetooth capable • Wireless backup

# Product and Service Guide

## MSG Prepaid Wireless Minutes (ReCharge)

As an authorized reseller, your customers can buy premium wireless refill cards and pre-paid phone cards with the best international and domestic rates.

### Sell PrePaid Wireless Minutes (Re-Charge)

Turn your existing credit card terminal into an instant money-making machine! You will earn substantial profits from the sales from each of our new pre-paid cards such as wireless, internet access and home phone service. Understanding the market and its consumers is the key to your financial success.

#### Profit From Selling Wireless Cellular Phone Minutes - ReCharge

Daily Trans.	Avg Sale	% Profit	Daily	Weekly	Monthly	Yearly
25	45.00	3 %	33.75	236.25	945.00	11,340.00
30	45.00	3 %	40.50	283.50	1,132.00	13,608.00
35	45.00	3 %	47.25	330.70	1,323.00	15,876.00

### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

#### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

All wireless PIN's sold to consumers range from \$10 and up to \$100 per purchase

We have a total of 166 wireless brand names available that consumers can purchase reload minutes.

**Merchant Profits:** With each reload sale, merchant earns 4.5% of the total profits

# Product and Service Guide

## MSG Prepaid Wireless Carriers

As an authorized reseller, your customers can buy premium wireless refill cards and pre-paid phone cards with the best international and domestic rates.

### Sell PrePaid Wireless Minutes (Re-Charge)



## HOW PRE-PAID WIRELESS WORKS

Get your customers connected! Without investing in inventory you will be able to offer prepaid wireless minutes to all your customers. With several options available you will be the place to go for wireless reloading.

Increase foot traffic while earning commissions from the providers. Also look at our phones we have available as well.

**How it works:** Merchant will use the specialized equipment (vx570) that is preprogrammed, to provide minutes to customers.

**Cost:** Please refer to cost sheet on wireless minutes. Prices change frequently.

**Startup:** \$0

**Commission (Agent):** With each sale you will receive 1%

**Commission (Merchant):** With each sale merchant will receive from 3% to 24%.

**Qualifications:** Need approval from MSG

# Product and Service Guide

## MSG Prepaid Visa® and MasterCard® Debit Cards

The Green Dot® line of prepaid products are the first ever Prepaid cards that you can buy at a neighborhood retailer and then use anywhere worldwide that MasterCard® Debit Cards or Visa® Debit Cards are accepted, including ATMs.

### PrePaid Visa & Mastercard Debit Cards



### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

#### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

<u>Card Product</u>	<u>Retail</u>	<u>Profit</u>
Activation Fee	\$ 9.95	\$ 3.00
Re-Load Fee	\$ 4.95	\$ 2.00

# Product and Service Guide

## MSG Prepaid Visa® and MasterCard® Debit Cards

The Green Dot® line of prepaid products are the first ever Prepaid cards that you can buy at a neighborhood retailer and then use anywhere worldwide that MasterCard® Debit Cards or Visa® Debit Cards are accepted, including ATMs.

### PrePaid Debit Card Merchandising



# Product and Service Guide

## MSG Debit Card Cash Back Services

A cashback service offered to retail customers where an extra amount of money is added to the total purchase price of a transaction and the customer receives the extra amount in cash along with their goods.

### Offer Debit Card Cash Back Services

These are typically everyday consumer bills such as the local utilities; cables, gas, electric, telephone or national billers such as wireless phone, credit cards, or automobile finance. In addition to the bill payment amount, the consumer pays a convenience fee between \$1.25 - \$5.00 and the payment is posted to their account by the biller in 1-2 business days.

#### Profit From Offering Bill Payment Services to Your Walk-In Customers

Daily Trans.	Profit Per Trans	Daily	Weekly	Monthly	Yearly
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100	1.00	100.00	700.00	2,800.00	33,600.00

### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

#### Auto Approval Guidelines:

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

**Cost:** \$ .35

**Suggested Price:** \$ 2.00

**Commission (Merchant):** Merchant will receive 100% over the cost of \$0.35 cents on each transaction.

**Qualifications:** Valid Merchant Account

# Product and Service Guide

## ATM Machine Sales, Service, and Support

If you own a business and don't have an ATM, you're missing out on easy income from each ATM transaction.

### Full-Service ATM Machines For Your Business



### Earn Daily Profits from Each ATM Transaction!

If you own a business and don't have an ATM you're missing out on easy income and other benefits. Think about reducing bad checks and check acceptance overall. If you put an ATM in your business and take credit cards, it will usually lower the amount of credit card transactions you accept. How does a reduction in credit card fees sound, plus, your customers will usually spend more if they have cash.

Merchant Service Group, Inc.

# Product and Service Guide

## ATM Machine Sales, Service, and Support

If you own a business and don't have an ATM, you're missing out on easy income from each ATM transaction.

### Daily and Weekly Profits from your ATM Machine

#### Surcharge Income - Example

Surcharge Amount - \$1.50

Your income per use - \$1.65

3 uses per day - \$4.95

30 days - \$148.50

24 months - \$3,564.00

### Pricing And Agent Profits

We have many different options available for leasing ATM equipment. There are many variable factors that are included in leasing.

**Cost:** Genesis ATM - \$ 4,500.00

**Monthly Lease:** \$170.00 to \$280.00 Per Month x 48 Months

**Commission (Agent):** Agent will keep 100% above cost of ATM Machine. If machine is leased agent will keep make a percentage on the lease amount depending upon merchant's credit.

**Commission (Merchant):** Merchant will make 100% of all surcharges charged to customer.

# Product and Service Guide

## MSG Gift and Loyalty Card Programs

Gift cards allow your business to target and reward your frequent and most loyal customers. What other product costs less than \$1 to put on a shelf, yet sells for \$25, \$35, \$50 or more?

### Gift/Loyalty Card Program Features:

**100 Card Jumpstart Package:** Choose from 34 standard card designs personalized with business name, acrylic countertop display, 100 card holders, & unlimited support.

**500 Card LaunchBox Package:** Standard or custom designed cards, acrylic countertop display, 500 fold-up card holders 2 posters, 3 table tents, 5 buttons, and unlimited toll-free customer support.

**Choice Program - for Larger Merchants:** Custom-designed cards, 1,000 minimum, create your own mix of pre-printed or customized merchandising products, start-up cost determined by order size

### Requirements

- Fax back signed application paperwork
- Owner must have good credit history
- No open bankruptcies
- Voided check and valid drivers license

**Auto Approval Guidelines:**

- Volume less than \$200,000 or less
- Average ticket less than \$300
- 90% of all cards swiped

### Pricing & Fees

<b>Per Transaction Fee</b>	<b>.05¢</b>
<b>Monthly Fee</b>	<b>\$ 5.00</b>
Jumpstart 100 Card Package	Free
LaunchBox Standard Package	\$ 550.00
LaunchBox Custom Package	\$ 750.00
250 Additional Cards	\$ 275.00
500 Additional Cards	\$ 450.00
500 Additional Custom Cards	\$ 650.00
1,000 Additional Custom Cards	\$ 950.00
2,500 Additional Custom Cards	\$ 1,950.00

# Product and Service Guide

## Sell Gift and Loyalty Cards to Your Customers



### Return On Investment - Profit Potential (When Purchasing 500-2000 Custom Printed Gift Cards)

Card Services & Costs	500 Cards	1000 Cards	2000 Cards
Number of Cards Sold	500	1000	2000
Cost Per Card	\$ .55 x 500	\$ .55 x 1000	\$ .55 x 2000
Total Card Costs	\$ 225.00	\$ 550.00	\$ 1,100.00
Transaction Costs	\$ .35 x 500	\$ .35 x 1000	\$ .35 x 2000
Total Transaction Cost	\$ 525.00	\$ 1,050.00	\$ 2,100.00
Merchandising Tools	\$ 300.00	\$ 300.00	\$ 300.00
Program Set-Up Fee	\$ 500.00	\$ 1,000.00	\$ 2,000.00
Total Cost	\$ 1,550.00	\$ 2,900.00	\$ 5,800.00

### Profit On Gift Card Sales (Selling 500, 1000, 2000 Gift Cards)

Profit Item	500 Cards	1000 Cards	2000 Cards
Average Activation Amount	\$ 50 Per Card	\$ 50 Per Card	\$ 50 Per Card
Total Value Stored on Card	\$ 25,000.00	\$ 50,000.00	\$100,000.00
Customer Spends 33% More Than Value On Card	\$ 8,250.00	\$ 16,665.00	\$ 33,333.00
Total Revenue	\$ 33,250.00	\$ 66,665.00	\$ 133,333.00
50% Profit Margin	\$ 16,625.00	\$ 33,325.50	\$ 66,666.50
12% Un-Redeemed	\$ 3,000.00	\$ 6,000.00	\$ 12,000.00
Program Profitability	\$ 19,625.00	\$ 39,325.50	\$ 78,666.50
Total Cost (From Above)	- \$ 1,550.00	- \$ 2,900.00	- \$ 5,800.00
<b>Net Profitability</b>	<b>\$ 18,875.00</b>	<b>\$ 36,425.50</b>	<b>\$ 72,866.50</b>

Product and Service Guide

**GIFT  
AND  
LOYALTY  
CARDS**

Merchant Service Group, Inc.

The shortest distance between where you are now and gift card success!



## Gift and Loyalty Card LaunchBox

**The Electronic Gift Card** - It's the most rapidly-growing merchant product of all time. Nine out of ten big-name national retailers have switched to plastic and proven its impact on sales. In just the last two years, gift card sales have swept past paper gift certificates to \$75 billion vs \$6 billion. And it's all cash, sitting in bank accounts like yours, collecting interest.

# Gift and Loyalty Card LaunchBox

**Our LaunchBox program is designed for small merchants who are looking for a simple, low-cost way to get started with a high-quality Gift and/or Loyalty card program.**

One flat monthly fee—about the cost of cable TV—covers transaction processing, program reporting and customer service for Gift, Loyalty, and every other stored value card program Valutec offers. This year, join the ranks of top merchants who are building their businesses with stored value.

**“But will gift cards work for you?”**

That is the question. The answer? Cards outsell paper gift certificates from two to ten times, every time. Consumers buy them on impulse from displays near the checkout counter.

Corporations give them as gifts to their customers and employees. And every card has a double value as a smallbut-powerful billboard for your business whenever your cardholders open their wallets. So, wouldn't you like to find out what kind of sales boost gift cards will generate for you?

# Gift and Loyalty Card LaunchBox

Package 1 Includes The Following:

- Omni 3750 Terminal
- 500 Custom gift cards
- Color set up fee
- 1 design fee
- Merchandising Tools
- Acrylic Display with signage
- 500 Fold up Card Holders
- 2 Posters, 3 table tents, 5 buttons



## Acct Set Up and Training

- Terminal Programming and account coding
- Web access set up for reporting
- Live training and operations guide

## LaunchBox Standard Card and Holder Designs

### Gift Cards



SC1



SC6



SC2



SC7



SC3



SC8



SC4



SC9



SC5



SC10

### Loyalty Cards



RC1



RC3



RC2



RC4



### Type Styles & Colors

Standard card designs include overprinting of merchant name in any of five typestyles and six type colors as indicated below.

#### TYPE STYLES

Gill Sans Regular  
**Helvetica Cond. Bold**  
 Janson Text  
 Bellevue Script  
 Gflisch Script

#### TYPE COLORS

Black  Silver   
 Red  Gold   
 Blue  White 

## LaunchBox Standard Card and Holder Designs

### Loyalty Card Holders

Two options designed to promote a points-based or dollar-value-based loyalty card program. Lower tear-off portion may be used to capture customer demographic data.



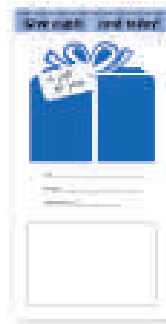
LCH1  
For points-based programs



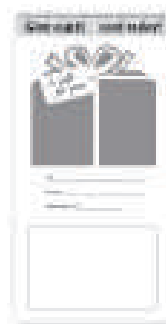
LCH2  
For dollar-value-based programs

### Gift Card Hanger-Carriers

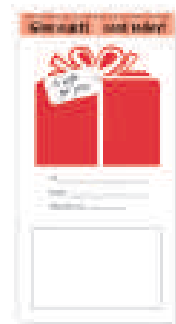
Hanger-Carriers fold into a card carrier for gift-giving by customer.



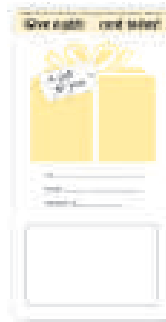
1H - Blue



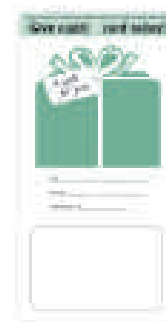
2H - Silver



3H - Red



5H - Creme



4H - Green



Card Hanger-Carrier shown folded above.

# Bundled Equipment Purchase Options

Multi-Application



Wireless Terminal



Check Imager



## Package 1

### Vx570 Terminal

Ethernet and dial terminal manages multi-applications over lightning fast speed!



### Orion Terminal

Reads checks, credit cards, debit cards, loyalty cards, EBT cards and gift cards



### ViVOpay Contactless

The ViVOpay™ line of contactless payment systems are the best-selling contactless payment devices.



### Verifone PinPad 1000

The VeriFone PINpad 1000 Terminal provides maximum flexibility for debit card transactions.



**Package 1** - Most popular bundled package:

1. Orion Check21 Terminal
2. Verifone Vx570 Terminal/Printer
3. Verifone PinPad 1000
4. ViVOpay 4500 Contactless Payment System

### Vx570 Terminal

- Bill Payment
- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- EBT (Pin Required)
- PrePaid Wireless
- PrePaid Visa/MC Debit Card

### Orion Check Imager

- Payroll Guarantee
- Check Guarantee

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 2

### Orion Terminal

Reads checks, credit cards, debit cards, loyalty cards, EBT cards and gift cards



### Orion Check Imager

- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- Payroll Guarantee
- Check Guarantee



### Verifone PinPad 1000

The VeriFone PINpad 1000 Terminal provides maximum flexibility for debit card transactions.

**Package 2** - Bundled package that includes:

1. Orion Check21 Terminal
2. Verifone PinPad 1000

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 3

### Vx570 Terminal

Ethernet and dial terminal manages multi-applications over lightning fast speed!



OR THIS TERMINAL:

### Omni 3740 Terminal

VeriFone's Omni 3700 family of terminals puts unprecedented power, performance, and flexibility into the palm of your hand.



### Vx570 or Omni 3740

- Bill Payment
- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- EBT (Pin Required)
- PrePaid Wireless
- PrePaid Visa/MC Debit Card

**Package 3** - Bundled package that includes:

1. Verifone Vx570 Terminal/Printer

or

2. Verifone Omni 3740

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 4

### Orion Terminal

Reads checks, credit cards, debit cards, loyalty cards, EBT cards and gift cards



### Orion Check Imager

- Processing (Pin Required)
- Debit Cards (Pin Required)
- Payroll Guarantee
- Check Guarantee

**Package 4** - Bundled package that includes:

1. Orion Check21 Terminal

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 5

### Vx570 Terminal

Ethernet and dial terminal manages multi-applications over lightning fast speed!



### Verifone PinPad 1000

The VeriFone PINpad 1000 Terminal provides maximum flexibility for debit card transactions.

### Vx570 or Omni 3740

- Bill Payment
- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- EBT (Pin Required)
- PrePaid Wireless
- PrePaid Visa/MC Debit Card

**Package 5** - Bundled package that includes:

- 1.Verifone Vx570 Terminal/Printer
- 3.Verifone PinPad 1000

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 6

### Vx570 Terminal

Ethernet and dial terminal manages multi-applications over lightning fast speed!



### Orion Terminal

Reads checks, credit cards, debit cards, loyalty cards, EBT cards and gift cards



### ViVOpay Contactless

The ViVOpay™ line of contactless payment systems are the best-selling contactless payment devices.



### Vx570 or Omni 3740

- Bill Payment
- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- EBT (Pin Required)
- PrePaid Wireless
- PrePaid Visa/MC Debit Card

### Orion Check Imager

- Payroll Guarantee
- Check Guarantee

**Package 6** - Bundled package that includes:

- 1.Orion Check21 Terminal
- 2.Verifone Vx570 Terminal/Printer
- 3.ViVOpay 4500 Contactless Payment System

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 7

### Nurit 8000 Wireless

Ethernet and dial terminal manages multi-applications over lightning fast speed!



### Nurit 8000 Wireless

- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- Check Guarantee

**Package 7 - Package includes:**

1. Nurit 8000 Wireless Terminal

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

X \_\_\_\_\_ Months

## Package 8



### Mobilescape 3000

The most complete wireless payment processing solution for credit cards available today



### Mobilescape 5000

The first wireless, handheld payment processing solution for both checks and credit cards

### Mobilescape 3000 or 5000

- Processing (Pin Required)
- Debit Cards (Pin Required)
- Gift/Loyalty Cards
- Check Guarantee
- Check Conversion

**Package 8** - Package includes:

1. Mobilescape 3000 Terminal
2. Mobilescape 5000 Terminal

### Purchase Options

**Purchase Price:**

\$ \_\_\_\_\_

**Monthly Lease Price:**

\$ \_\_\_\_\_

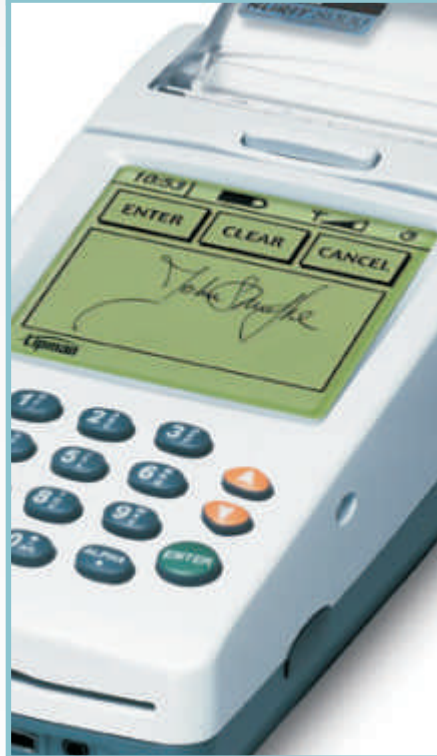
X \_\_\_\_\_ Months

# MSG Individual Equipment Options

Multi-Application



Wireless Terminal



Check Imager



## MSG State-of-the-Art Equipment

### Vx570 Terminal

Ethernet and dial terminal manages multi-applications over lightning fast speed!



- Process all your credit/debit card transactions
- Multi-application terminal with built in thermal printer
- Run transactions for prepaid wireless cards, long distance cards, gift and loyalty cards, cell phone sales, and more
- Check guarantee, conversion, and verification services

**Features:** Bill Payment • Processing (Pin Required) • Debit Cards (Pin Required) Gift/Loyalty Cards • EBT (Pin Required) • PrePaid Wireless • PrePaid Visa/MC Debit Card

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment

### Orion Terminal

Reads checks, credit cards, debit cards, loyalty cards, EBT cards and gift cards



- Multiple application environments
- Process credit, debit, loyalty, gift and EBT card transactions
- Internet connectivity
- POP, ARC RCK, and Check 21
- Manage all payroll guarantee transactions

**Features:** Processing (Pin Required) • Debit Cards (Pin Required)  
Payroll Guarantee • Check Guarantee

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment

### ViVOpay Contactless

The ViVOpay™ line of contactless payment systems are the best-selling contactless payment devices.



Used in movie theatres, fast food restaurants (QSR), casual dining establishments, convenience stores, petrol stations, grocery stores, buses, taxicabs, and vending machine locations

- Retailer loyalty, prepaid, NFC mobile phone payment programs
- Adapts to Point of Sale terminals and Electronic Cash Registers
- Rapid check-out time during peak hours

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment

### Nurit 8000 Wireless

Ethernet and dial terminal manages multi-applications over lightning fast speed!



The Nurit 8000 is the smallest all-in-one handheld payment device that is specifically for wireless, customer-facing payment.

- GPRS wireless technology options
- Large, white backlit display and large blue backlit keys
- Restaurants, bars and stadiums, as well as delivery operations

**Features:** Wireless Processing (Pin Required) • Debit Cards (Pin Required)  
Gift/Loyalty Cards • EBT (Pin Required)

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment



### Mobilescape 3000

The most complete wireless payment processing solution for credit cards available today

**For retailers, restaurants, wait staff, delivery services, repair services that collect credit/debit card payments “on the go!”**

- On-the-spot credit card authorizations in less than 10 seconds
- Lower processing fees with "card present" transactions
- Electronically track tips and invoice numbers
- Capture valid signatures on the touch screen

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment



### Mobilescape 5000

The first wireless, handheld payment processing solution for both checks and credit cards

**For retailers, mobile merchants, and distributors that collect credit and debit card and check payments “on the go!”**

- Reduce risks by eliminating bounced checks, lost checks and Credit Card Losses
- Check verification and guarantee subscriptions
- Capture & electronically store valid signatures on touch screen

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment



### Verifone PinPad 1000

The VeriFone PINpad 1000 Terminal provides maximum flexibility for debit card transactions.

#### VeriFone Pinpad Features & Benefits

- Available with optional wall- or counter-mounting hardware
- Fits in the palm of the hand for easy and confidential data entry
- Includes an easy-to-read, 8-character, liquid-crystal display that shows up to 16 characters through automatic scrolling
- Maintains the security of the encryption key
- Works with other manufacturers equipment, including PC and ECR

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## MSG State-of-the-Art Equipment

### Omni 3740 Terminal

VeriFone's Omni 3700 family of terminals puts unprecedented power, performance, and flexibility into the palm of your hand.



The Omni 3740 offers a user-friendly, ATM style interface, large display, printing capabilities and an integrated PINpad in a compact, "hand-over" design. Communications modules - 2400bps modem, 14.4 kbps modem, ISDN, or Ethernet - offer easy access to any IP-based network.

**Features:** Bill Payment • Processing (Pin Required) • Debit Cards (Pin Required) • Gift/Loyalty Cards • EBT (Pin Required) • PrePaid Wireless • PrePaid Visa/MC Debit Card

### Equipment Purchase or Lease Options

#### Purchase Price:

\$ \_\_\_\_\_

We accept business checks, Mastercard, Visa, American Express, or Discover.

#### Equipment Lease Price

\$ \_\_\_\_\_ Per Month

x \_\_\_\_\_ Months

## EQUIPMENT RENTAL PROGRAM

The equipment rental program is a great way to turn your “Declined” merchants into “Approved” merchants. If a merchant is turned down with our leasing company, they can use our secondary rental program. Some packages will require money down.

How to calculate: Please look in your agent package for all our different packages.

Commission (Agent): For each merchant you place on the rental program you will receive a monthly commission of 10% of the amount set out in the rental agreement as long as they continue to fulfill their end of the program.

Qualifications: Valid Merchant Account