

**MeritCard Solutions**

**Builder Program 2012**



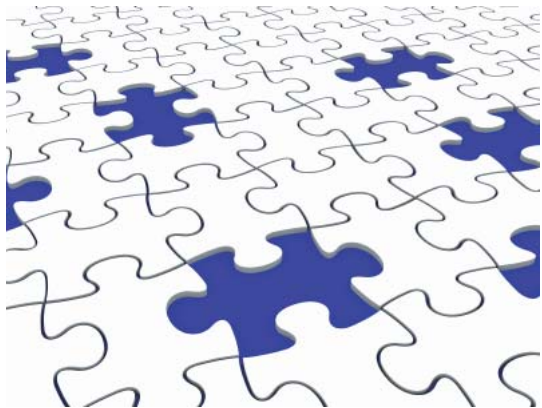
## EARN INCOME ON ACCOUNTS YOU CURRENTLY DECLINE

Whether you are an Agent, Independent Sales Organization or a Merchant Service Provider, when you partner with MeritCard you will discover a lucrative market for hard-to-place merchant accounts or those with bad credit. We specialize in underwriting and risk management of Tier 1.5 and Tier 2 merchant accounts.

MeritCard is a high risk merchant processing provider that manages and monitors all the liability and account risk in-house. We do not “broker” your merchant accounts to other providers who cannot assure that your clients are supported and serviced in a manner that compliments your business strategy.

MeritCard has multiple domestic and off-shore sponsor bank relationships. Unlike other payment processors, our Underwriting Team selects the best banking solution to fit the needs of your client.

MeritCard’s success is simple. We do business the way it should be done: through relationships.



**Complete your Agent offering with a solution for Declined Merchant Accounts**

Earn income on Declined Merchant Accounts

No Need to Re-App Your Accounts

Any Additional Items Needed for Approval are Collected by MeritCard

Access Account Status / Updates through EDGE Web Portal

Dedicated PRIN to Report Just Your Merchant Activity

## EXPERIENCE AND RELIABILITY

The Executive Team at MeritCard has over 85 years of credit card processing experience. As a “boutique” processing provider we hand select the products and partners we work with. We take the time to understand and oversee how each merchant account is processing. Our underwriting and risk decisions are not based solely on personal credit or industry type, but also on the merit of a proprietary research score and merchant interview.

Reliability is the cornerstone of our business model. You will feel this commitment during account boarding, ongoing service, residual processing and between the communication of our offices - our goal is always to **exceed your expectations.**

*“We tried a number of different “high risk providers”, always hoping the next one would treat us fairly, communicate and be trustworthy...only when we found MeritCard were we able to stop looking”*

*Mike - AMP*



## The Process



Application is not Accepted or Declined by your Organization



Your Team Enters the Account into EDGE™



If Additional Items are Needed for Approval A MeritCard Representative will Collect the Documents



An Approval Email is Sent to Your Office with MID, TID and Download Phone Number



Your Team Ships or Activates the Merchant POS



Merchant Processes as Normal on Daily Discount



Your Office Receives a Detailed Residual Report at the End of the Month

## BOARD AND TRACK ACCOUNTS WITH CONFIDENCE

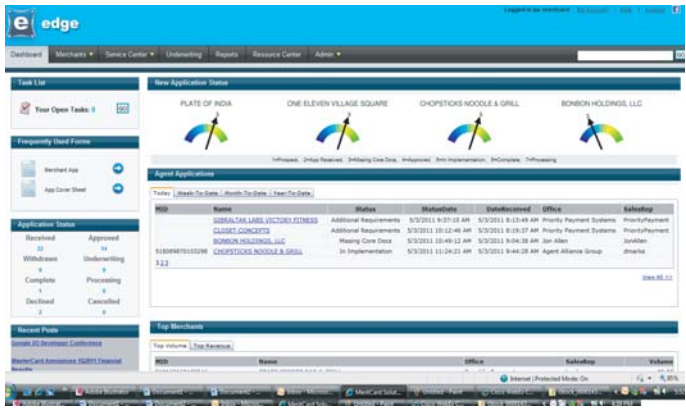
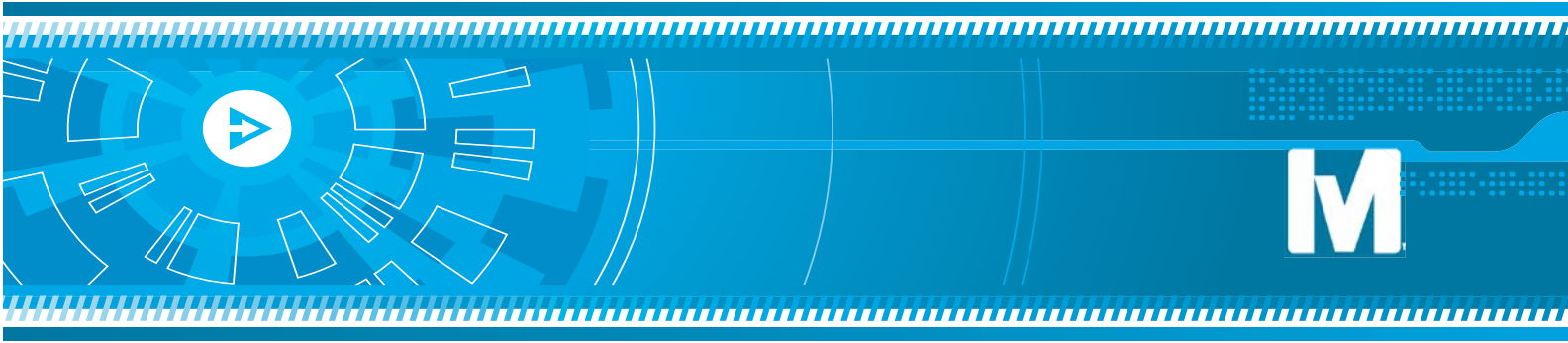
Merchant accounts are submitted by our Partners directly into our EDGE™ Portal. Each account is time stamped and updates are provided to ensure you can track the status and provide accurate information to your Team members and Agents.

Accounts are reviewed and a credit decision is rendered quickly thanks to a proprietary scoring system that allows our Underwriters to focus on key processing risk factors.

Criteria	Value	Criteria	Value
Principal 1-First	SEAN	Principal 2-First	
Principal 1-Last	BEAMAN	Principal 2-Last	
Principal 1-FICO	646	Principal 2-FICO	
Principal 1-Search	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Principal 2-Search	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Home Reverse Address Lookup	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Home Reverse Phone Lookup	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Home Reverse Phone Lookup	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Home Reverse Address Lookup	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
SSN Validation Principal 1	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	SSN Validation Principal 2	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Prior Bankruptcy	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Prior Bankruptcy	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
DFAC(All Principals/Business)	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Business Search	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Prior Termination	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	MATCH(All Principals)	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Landlord Verification	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Signature Verification	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
PCI Compliant	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A	Bank Verification	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
SOS Company Filing	PROVIDED BY MERCHANT	Trade Reference Verification	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Business Credit		MAC Database Verification	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Federal/State Liens or Judgements	PASS	ADUR Questionnaire	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Liens/Judgements Comments	9300 DE COLLECTIONS	Site Inspection Completed	<input type="radio"/> Pass <input type="radio"/> Fail <input type="radio"/> N/A
Internal Risk Score		BBB Rating	
IE Search Results		Rip Off Report	

CREDIT COMMENTS  
MERCHANT DESCRIPTION

Our goal is to communicate effectively with your operation to board, underwrite and implement each Client in a timely manner. In order to accomplish this goal we encourage our Partners to develop a direct relationship with each of our Underwriters. Only through this communication can we better understand how the account was sold and meet the merchants expectations.



**MAKING YOUR JOB EASY**

The EDGE™ Portal allows you to communicate directly to our Underwriting and Risk Team and is a central repository for all of your account information.

Within EDGE™ you will find:

- Running Totals on Accounts Submitted
- Account Status and Underwriting / Risk Notes
- Complete PDF Documentation for each Account
- Customer Service and Helpdesk Notes
- Account Residual Information

The Portal Dashboard gives you a glimpse of accounts submitted for the day, week, month, and year. You will also find helpful information on why an account has been “pending” or if any additional documents are required for approval.

Additionally a RSS Feed from Payments News keep you updated on information in and around our industry.

Finally, EDGE’s™ Resource Center provides you with a catalog of useful documents, forms, instructional videos, and card association information.

**KEEPING YOUR JOB EASY**

Our commitment to a long-term relationship with you and your merchants means we are continuously helping your clients process more efficiently and use the latest technologies to reduce and avoid chargebacks as well as manage the ongoing risk of merchant services. MeritCard works with the merchant to identify strategies to combat fraud, reduce chargebacks / win disputes, mitigate risk, and minimize overall expense.

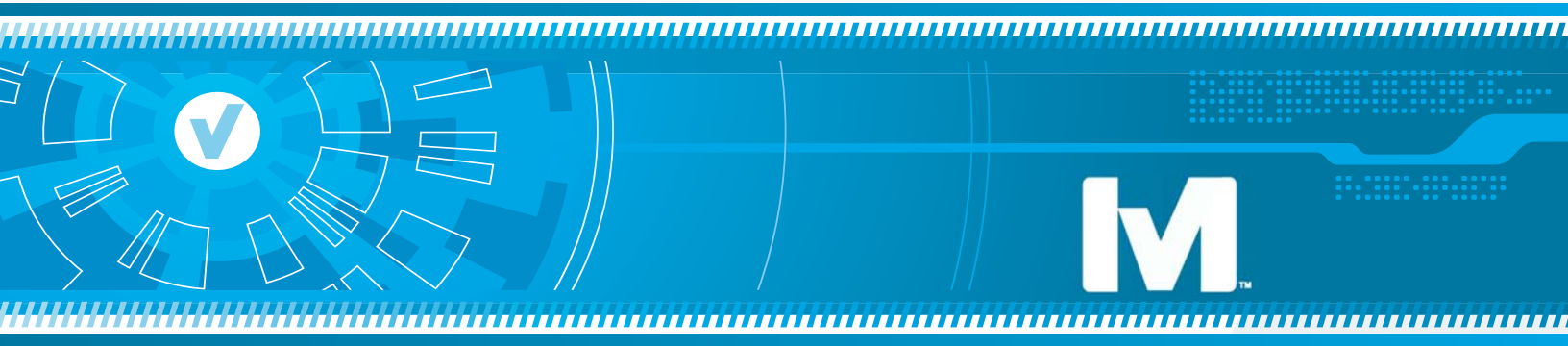
MeritCard helps merchants reduce chargebacks and fraud by:

- Providing access to fraud prevention tools like AVS, CVV2, Verified by Visa, and Secure Code
- Reviewing URLs to ensure contact information, terms and conditions, and refund policies are clearly and prominently displayed
- Refining refund and credit policies to ensure that merchants operate in a manner that avoids chargebacks
- Working with our sponsor banks to define the merchant / cardholder relationship
- Providing information to the merchant on descriptor codes, best practices, and the latest CRM products

Merchant education, processing expense management, and data safety are the objectives. By accomplishing just these three items on a daily basis, MeritCard is able to move beyond merchant satisfaction to customer loyalty. Overall we aim to simplify the management of your high risk portfolio, merchant attrition, and agent relationships.

*“Having access to the EDGE Portal I now board my own accounts and receive status updates via email that let me stay connected to my merchants. My old provider made me fax in applications and then wonder if I would get paid.”*

Terry - Republic Payment



- Re-paper applications with ESignature
- Multiple bank sponsors
- Extensive product suite
- Manage merchants within your own Agent PRIN
- Convenient account entry
- Reliable residual payments
- Competitive buy rates
- A true relationship for you and your accounts



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*Service*

**Comprehensive Customer Service**

*An unparalleled level of customer service, a network of professionally trained and certified representatives, and dedicated account managers assigned to your accounts, this is what you can expect from us. Add technical experts available 24/7 to keep your merchants running smoothly and our team of business development consultants, and you have a partner that can support your businesses growth into the future.*



*Support*

**A Dependable, Responsive Processing Partner**

*It's your money. You need accurate and timely reporting. You need the experience of a company that has processed billions of dollars for thousands of merchant accounts. You need a dependable service oriented processor with an eye on technology.*



*Security*

**Cutting Edge Technology**

*We offer a wide variety of cutting edge hardware, software and internet applications to satisfy all your payment processing requirements. And we are constantly adopting the latest technology to make our services even more powerful and cost effective for you. From our robust network operations to our secure online account information center, we're always investing in the technology of our business and the subsequent success of yours.*

At MeritCard, we believe it's a *privilege* to be of service.