

Calling Direct Sales Experts!



Create Financial Freedom

Powerhouse Opportunity in Merchant Services

- ▶ Use your direct sales skills
- ▶ Build a residual-based future in the merchant services industry
- ▶ Create a fast-growing business and secure your financial future



EAGLEPay.us

BBB Business Review

Overview

Complaints

Customer Reviews

Directions

THIS BUSINESS IS NOT BBB ACCREDITED.

EaglePay.us

Phone: (224) 353-6863

Fax: (630) 635-2942

1801 S. Meyers Suite 300, Oakbrook Terrace, IL 60181

sales@eaglepay.us

<http://eaglepay.us>



On a scale of A+ to F

Reason for Rating

BBB Ratings System Overview



Share



Print

BBB Business Reviews may not be reproduced for sales or promotional purposes.

Not BBB accredited means EAGLEPay.us does not pay for scoring to go up. WE EARN our score by serving and protecting our customers.

BBB BUSINESS REVIEW

Overview

Complaints

Customer Reviews

Directions

THIS BUSINESS IS NOT BBB ACCREDITED

First Data Merchant Services

Find a Location

Phone: (800) 416-1075

Fax: (407) 916-8970

[View Additional Phone Numbers](#)

5565 Glenridge Connector STE 2000, Atlanta, GA 30342-4739

Send email to First Data Merchant Services:

<http://www.firstdata.com>

[View Additional Web Addresses](#)



On a scale of A+ to F

Reason for Rating

BBB Ratings System Overview



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The Future of Transactions **Data - Security- Technology**

EaglePay.us EMV Promotion

Caring for our merchants with P2P Encryption and Tokenization software

We are committed to increasing your bottom line and keeping your business secure. **We will pay you \$500 if we are unable to meet or beat your rate.**



Save \$100s to \$1,000s with Flat Rate Pricing

Earn back \$100 of your first year's processing fees

If we can't meet or beat your rate, we'll pay you \$500
EMV compliant equipment to avoid liability

Access to business loans between \$5,000 and \$250,000

Apple Pay, other contactless payment systems

State-of-the-art POS Systems

Eaglepay.us is a leading payment processing provider in the United States. Our agents are ahead of the curve, providing merchants the best value for their processing dollar

The SMB's pay \$100-\$200 per month for security fee, it is included with the Glidepath program



EAGLEPay.us

Competitive Pricing You Can Sell

Dear Prospective Partner,

We're looking for experienced and dedicated direct sales people in markets around the country who have drive and love the independence to create their own earnings peak. We appreciate your interest.

Our EaglePay.us complete payment processing program is designed for you by a 30-year veteran direct sales pro who knows what really matters when you're in the field.

We offer a comprehensive and inclusive Independent Sales Representative (ISR) package. This makes us a standout and a stand-up merchant services company. With EaglePay, you'll have opportunities for both up-front lease commissions and back-end residuals on processing.

Our consultative sales approach serves brick-and-mortar merchants across the United States with payment processing products and services. We focus on educating merchants and meeting their specific payment processing needs with competitive pricing you can sell.

Read on for more about our fast-growing business. Call or email us today to learn more.

We look forward to working with you as you create a successful future!

— The EAGLEPay.us Merchant Services Group

We take you seriously and want you to consider this offer.

\$5,000	Signing Bonus	Submit 70 approved leases within six months of your first lease
\$1,000	Referral Bonus	Refer a rep who submits 10 approved leases in their second month
iPad	Equipment Reimbursement	Submit 15 approved leases by form-fill application within three months, and be reimbursed the cost of your iPad

To learn more, call or email EaglePay today.

Toll Free 224-353-6863

sales@eaglepay.us



EAGLEPay.us

A Passion for You and Your Goals

Our founder, Peter Moles, has over 30 years of successfully coaching sales professionals in this industry, from beginners with big dreams to seasoned reps who are fine-tuning or jump-starting their careers. Peter's passion is inspiring sales entrepreneurs so they dig deeper to understand more about what drives them and realize their goals.



Lead Generation Statistics for This Month

All Decision Makers	80%
Reschedule	10%
Non-Qualified	5%
No Show	5%

Up-Front Lease Commissions – Back-End Residuals

Our pay structure allows agents to create income with no cap. We offer a generous commission split on lease funding and provide agents with transparency so they know what they're getting paid. As a merchant portfolio grows, so will processing residuals. A fast start with commissions is great, but steadily building a residual base is better. Our program combines both.

Qualified Lead Program

Our inside sales team works to create pre-set, qualified leads every day for our top closers. Paired with an appointment setter, top closers augment their cold-calling efforts and build a stronger pipeline of sales opportunities.



Agent Portal

Reps have round-the-clock access to view critical information about merchants and pay status, as well as training materials, events and industry updates.



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A Competitive Edge

Our independent reps are consultative sales partners with an entrepreneurial spirit who work with merchants so they get value for their processing dollar. Educating merchants to ensure they use technologies that help with efficiency, regulatory compliance and processing security is also our goal.

We competitively price our products and services so we offer value to merchants and, at the same time, you are able to build your residual base. We are pleased to connect with other like-minded leaders in the payment processing and leasing industry. We are committed to transparency, fairness and open communication with all our customers.

In-Depth Training

Sales reps join our comprehensive, in-house training to sharpen point-of-sale skills. Training covers and/or recaps the industry, sales approach, paperwork and equipment. It taps into what drives you. We offer point-of-sale pitch books, and iPad programming with form-fill apps and docs. You're ready to begin writing deals when you finish the workshop.

Our goal is to engage the most educated and informed sales reps in the industry.



Consultive Selling

You'll achieve significant income earning opportunities as you and our experienced staff educate merchants about the data, security, and technology they need for peace of mind. With nearly three decades in this industry, we are devoted to helping independent sales reps achieve their earning potential through our turnkey field support and point-of-sale marketing.



Our inside team offers agents marketing support materials, from ready-to-print business cards to the latest news clips on technology and security breaches.



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The Future Is Now With EMV and NFC – and So Are the Opportunities!

Assisting merchants converting to EMV compliant equipment is a priority, as is explaining new payment technologies such as contactless payment systems like Apple Pay mobile payments and Google Wallet™ payment service.

Europay Mastercard Visa (EMV specifications)

Designed to reduce counterfeit/fraudulent usage of payment cards worldwide, EMV specifications continue to roll out in the United States. Merchants may be vulnerable to the cost of fraudulent charges if they do not employ EMV-ready equipment.

Near Field Communication (NFC)

NFC is a set of communication protocols that enable two electronic devices to exchange data when they are brought close together. One is usually a portable device such as a smartphone.

Security and Compliance

Combined, security and compliance are the No. 1 priority in the merchant services industry. We meet or exceed all industry standards.

Full Range of Services/Products

We offer payment services, including credit card, debit card, gift card and other products for any business that accepts payments, including retail, wholesale, restaurants, jewelry, trades, crafts, medical, legal, professional associations and Internet businesses, among others.

Eaglepay.us has chosen its vendors carefully to provide high-quality brand names that will provide efficient, reliable processing at the point of sale. Our full range of options include:

EaglePay Training and Certification

Our heartfelt desire is to enable the most educated and informed independent sales representatives in the industry, both for our merchants and for partners like you.

Comprehensive training at our headquarters in Oak Brook, Illinois, and regular information calls support sales reps to fully use a consultative style so merchants understand the value they receive in products and services. Equally important, as your own business owner, we encourage you to think both short and long term about your own money management and planning.



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EaglePay Four Characteristics Values



Integrity

Stay within bounds and in compliance with pricing, presenting and selling our products and services. Embrace ethical choices, behaviors and communications.

Professionalism

Maintain and conduct yourself at the highest levels of consideration and respect for yourself, EaglePay staff and merchants. This means working collaboratively and constructively together. Respecting those around us is a requirement. We have serious work to do here to support people who are building their own businesses.

Commitment

Be 100% committed to a full-time effort to grow your own business. As an independent business owner you have the flexibility to create a schedule that maximizes your face time with customers.

Production

In order to reach your highest production/sales potential, you must be coachable and embrace Eaglepay protocols. Success in this area is about more than the money. It's about creating economically viable sales that stick with satisfied merchants. As an agent, you have access to the tools and expertise provided by our teams to make this happen.

Contact Us to Learn More!

EaglePay is a growing provider of payment processing services and technologies across the United States. Our agents are ahead of the curve in helping merchants understand data, security and technology. Talk with us about how you can succeed in our program.

Call us today!

Toll Free 224-353-6863



EAGLEPay.us



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1801 S. Meyers Suite 300.
Oakbrook Terrace, IL 60181
Toll Free 800-617-EPAY
Fax 630-635-2942
sales@eaglepay.us



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A Multitude of Benefits!

- Full payment processing program
- Vested residuals and true residual split
- Up-front lease commissions
- Rental and placement programs with upfront money
- Sales contests with cash bonuses
- Qualified lead program
- Agent portal
- Full-time sales and support
- Marketing support
- In-depth sales training
- Merchant retention
- EaglePay certification



Peter Moles

ID# 14000



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Special Promotions Department



Eaglepay is a registered ISO of Wells Fargo, N.A., Concord, CA
Eaglepay is a registered ISO of Merrick Bank, South Jordan, UT



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Cyber Breaches: National Chains

Eye on Security: Data Breaches up 35%; Malware Hits Kmart - relevance - 1.7

June 2, 2017 - By Jim Daly@DTPaymentNews The number of data breaches tracked by the Identity Theft Resource...



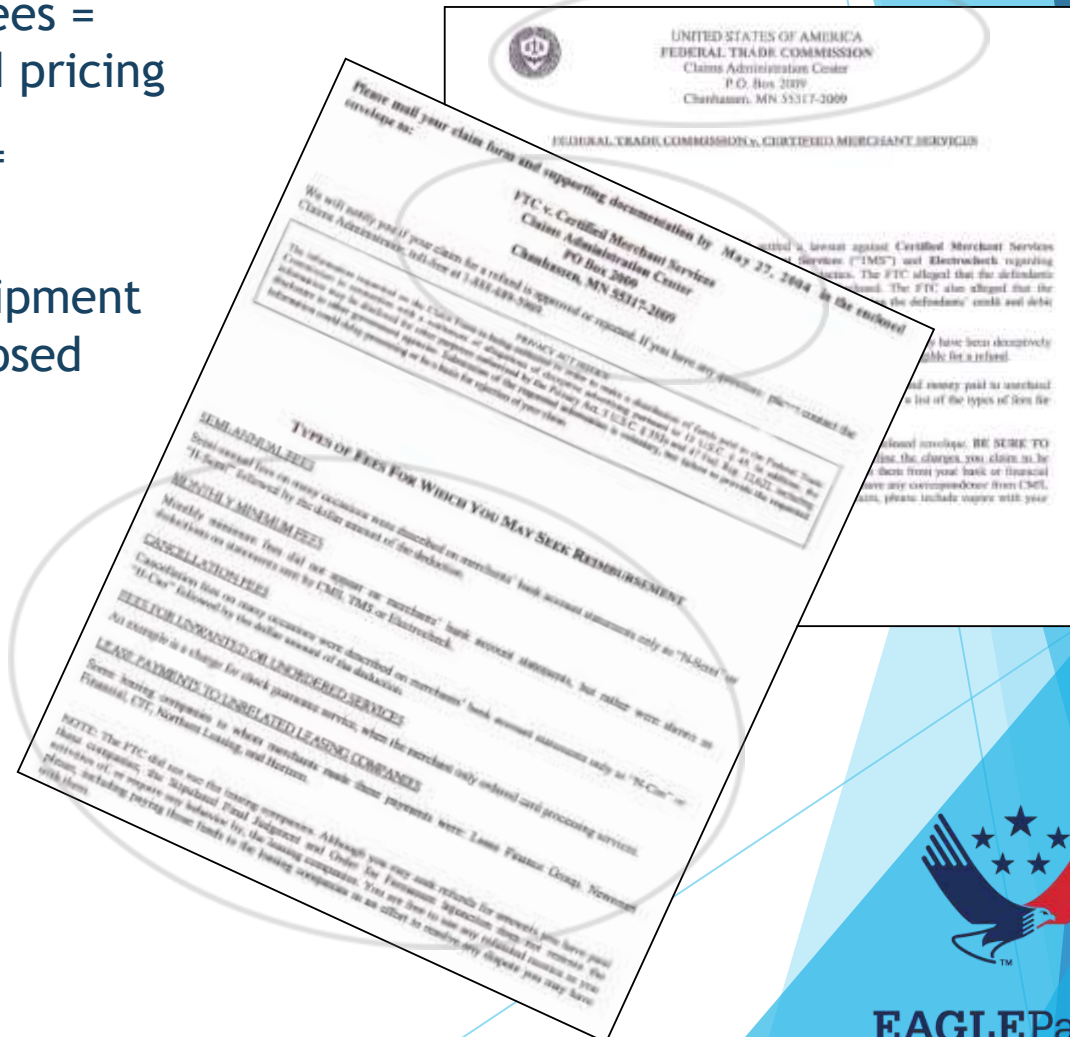
New Visa Security Requirements Aim To Reduce Small Merchants' Data Breaches - relevance - 1.7

December 29, 2015 - By Jim Daly Visa Inc. has announced new data-security requirements for small merchants, one of which says that beginning Jan. 31, 2017, merchant acquirers ...



Misleading Competitors

- ▶ Merchant Processing Fees = discount rate on tiered pricing
- ▶ Monthly security fees = **garbage fees**
- ▶ Misleading “**free**” equipment with excessive undisclosed garbage fees
- ▶ Lease commitments



Unnecessary Monthly Insurance Fees Related to EMV Liability Shift

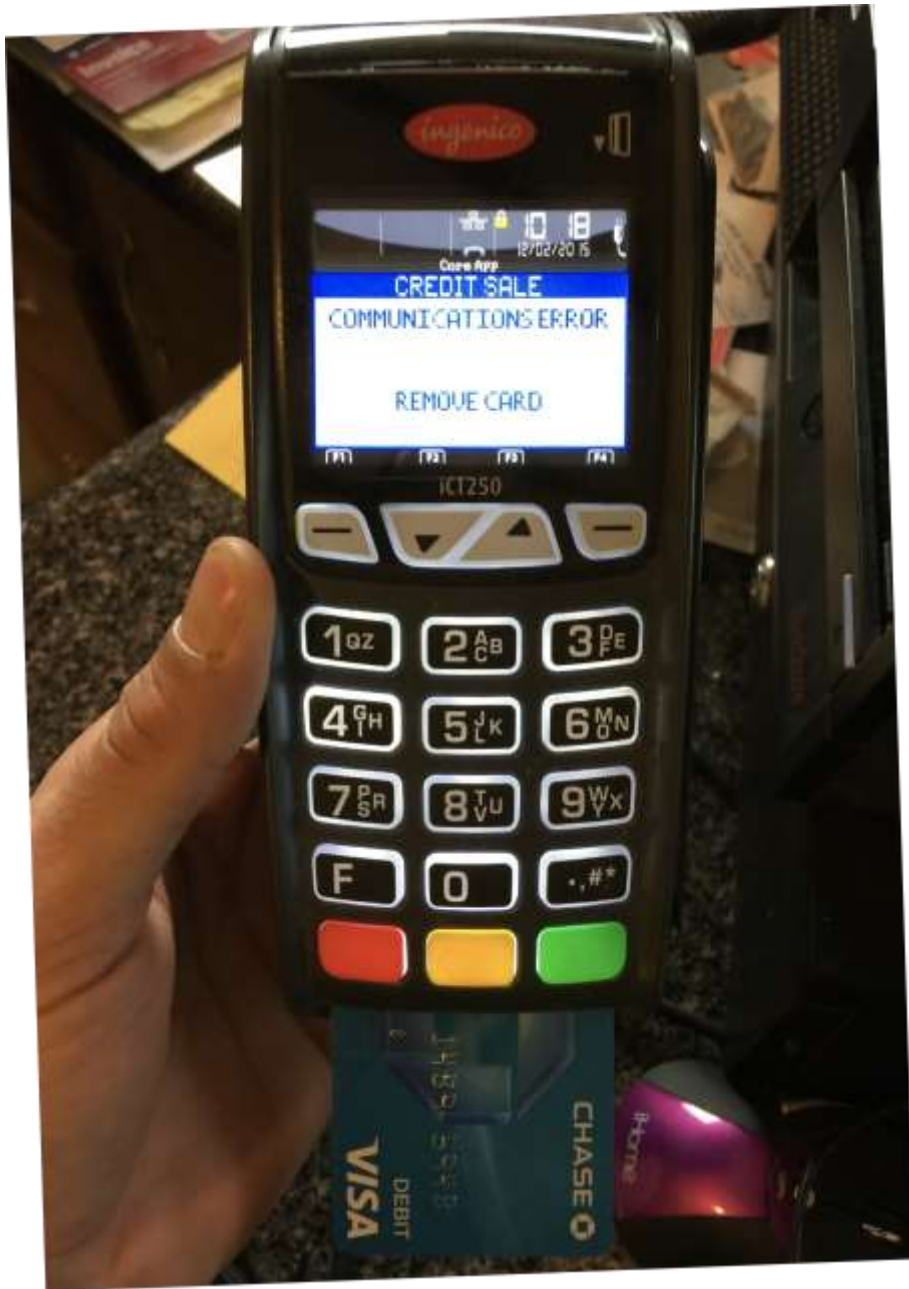
Updated 2/17/2017

- ▶ Card Compromise Assistance Plan
- ▶ PCI Charge
- ▶ Breach Coverage
- ▶ Transarmour
- ▶ Translink
- ▶ Web Data Guard
- ▶ Breach Indemnity Fee
- ▶ Data Breach (coverage)
- ▶ 100k Breach (coverage)
- ▶ Platinum, Gold, Silver Cyber Breach
- ▶ Cyber Threat
- ▶ Technology, Security & EMV Fee/Basis Points
- ▶ Qualified Integrator Cyber Security Fee



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7 Elements of EaglePay Transparency & Disclosure

Transparency with full disclosure ensures EaglePay's and your integrity

1. Fails to disclose a lease and 48-month term

- a. Telling merchant it's free (this is a lie!)
- b. Representing lease as month-to-month option, rental or cancellable
- c. EaglePay conducts calls and records an MP3 file of verbal verifications on every deal!

2. Fails to disclose Visa/Mastercard cost

- a. We teach: go to visa.com, mastercardmerchant.com or other card brand websites to view Interchange Rate Tables

3. Promises supplies (paper, equipment, etc.) are free; nothing is free

4. Tells merchant that Agent/EaglePay will pay Early Termination (ETF)

- a. Doesn't put payoff(s) in writing or follow through to pay it off (Use EaglePay process and form)

5. Tells merchant that Agent will pay Lease Buy Out (LBO)

- a. Doesn't put specific amount committed to pay in writing (Use EaglePay process and form)

6. Promises to cancel previous processing agreement(s)

- a. Doesn't follow through (Use EaglePay form and submit with deal docs)

7. Fails to provide merchant with copies of all paperwork



EaglePay EMV Promotion: 7 Key Benefits

- 1. Provide First Data's Point-to-Point encryption and tokenization software**
 - a. End-to-end encryption/tokenization updates are always happening

- 2. Identify, remove and prevent security/insurance-related fees**
 - a. 13 of these fees are disguised on merchant processing statements and commercial bank statements

- 3. Avoid security breach fines, which range from \$10k to \$100k**
 - a. Go to: [YouTube.com](https://www.youtube.com) and enter "fines and fees"

- 4. Slash processing basis points in half over Visa cost**
 - a. Go to: [visa.com](https://www.visa.com) or other card brand websites and enter "interchange"

- 5. Merchant Assurance Policy**
 - a. Guarantee software updates
 - b. Repair, replace, upgrade equipment
 - c. Always meet same day rate review/reduction on all bonafide and competitive Proposals

- 6. EaglePay certified to offer "Discount for Cash" option**
 - a. Pass through 3.99% to retail customer to offset 80-100% of processing fees

- 7. Clover Cash Advance: \$10k to \$100k Option**



Merchant Assurance Policy (MAP)

The EaglePay.us Program

The most complete payment systems package

What we promise to do: Replace, Upgrade, and Update equipment and security software always.

We are committed to providing our customers with secure merchant processing and a range of services and products they need and deserve. Our complete payment systems package offers a program to fit your products business ranging from a point-of-sale system to a fee reimbursement feature, to name but two.

If you are given a proposal that sounds better while you are processing with EaglePay, call us. We will analyze any written, authentic competitive proposal based on your actual processing history and current business needs. We will ensure you have the lowest rates, and the latest and opportunities for data, security, technology and value.

If we cannot meet or beat any offer, we'll pay you a merchant assurance processing credit of \$100*. We are confident in our ability to be competitive.

Please call our office toll-free at 844-692-2422. We will provide a quick cost comparison on what you currently pay and show how it stacks up to any competing offer. Thank you.

You have nothing to lose and you'll never have to change companies again!

** Nothing herein modifies the terms of your merchant agreements with us, including without limitation, amounts that may be due upon termination and warranties.*

Merchant

Agent




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EaglePay EMV Security Program



Replace Upgrade

As many equipment replacements as necessary. Most importantly First Data's constant updates with Point to Point Encryption and Tokenization software, eliminating unnecessary monthly security fees and increased interchange rates.

 Free terminal programs are subject to higher fees, rates, and security fees often lacking programs to upgrade, repair, and replace



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First Data

The Challenge

When it comes to processing payments, every merchant needs reliable, high-performance equipment for fast transactions that keep the line moving. In addition, with EMV chip card technology soon becoming the standard in the United States, you'll need to factor this into your equipment needs.

The Solution

The First Data® FD130 Duo terminal paired with the FD35 PIN pad is an affordable solution that combines performance, reliability and ease of use in compact, feature-rich devices. In addition, with new security guidelines coming soon, the combined solution enables you to accept transactions when a customer presents you with an EMV card; that is, a card embedded with a special chip that adds an important layer of security. If you choose to connect via your existing broadband Internet service, our Datawire Secure Transport solution provides speed and security, and may even save you money over other options (optional dial backup; analog phone line required). If you prefer, you may connect via the built-in Wi-Fi capability.

Here's How It Works

Installation is simple, with easy-to-follow on-screen prompts. Together, the FD130 Duo terminal and FD35 PIN pad accept PIN-secured and signature debit cards, all major credit cards, contactless payments and gift cards. With the further addition of a check reader, you can also accept paper checks, which can be transmitted in electronic form by opting for the TeleCheck Electronic Check Acceptance® solution.

As an option, the FD130 Duo also offers Dynamic Currency Conversion (DCC) service, which makes it possible for international customers to pay in their own currency.

Enabled with the First Data OfferWiseSM Solution

With the FD130 Duo, customers can link your online offers with any payment card or mobile wallet.

- ▶ Boost redemption of your offers - no more forgotten paper voucher, redemption codes or loyalty cards
- ▶ Reduce training of staff when running campaigns
- ▶ Track and compare the performance of your offers among marketing service providers within the OfferWise network

90%

An estimated 90% of counterfeit card fraud could be eliminated with chip deployment in the US

Source: Aite Group, "Card Fraud in the United States" - The Case for Encryption, January 2010



Visit firstdata.com/offerwise to learn more and to find participating offer providers in your area.

firstdata.com



EAGLEPay.us

Introducing the versatile, adaptive Clover Flex



EAGLEPay.us

SIMPLE TO USE

High-resolution touchscreen, intuitive interface, and pivot arm make it easy to use with customers.

EVOLVES WITH YOU

Built to grow with you. As your business needs change you can add or remove peripheral hardware with ease and expand what you can do with apps.

ADAPTS TO YOUR SETUP

Modest footprint and removable cash drawer can accommodate virtually any counter configuration.

A STRIKING PROFILE

Elegant, contemporary feel that looks great on any countertop.



First Data Market Insight

Small Businesses: The Cost of a Data Breach Is Higher Than You Think



In the wake of numerous recent merchant data breaches, the National Retail Federation is making a push for the adoption of EMV "chip and PIN" cards in the U.S., and merchants will need to start updating point-of-sale (POS) equipment. However, EMV alone does not ensure that payment data is fully protected, and until magnetic stripe cards are retired for good, merchants like you need to consider a multi-layered approach for protecting the sensitive cardholder data that customers entrust you with every business day.

Cyber criminals have become quite adept at breaking into merchants' POS systems that capture and forward electronic payments. Today's attacks have become quite sophisticated, and criminals have found many points where data passing through your system is vulnerable to theft.

Magnetic stripe data is an attractive and frequent target of fraudsters. Stolen data easily can be printed onto other plastic cards and used elsewhere to make swiped card payments. Data thieves target small businesses in the hope and expectation that card security will be lax. Unfortunately, they are often right. According to Trustwave research, 90% of data breaches impact small merchants.

90%
OF BREACHES
IMPACT SMALL BUSINESS

First Data Market Insight

Small Merchants: The Cost of a Data Breach Is Higher Than You Think

- **Damage to your brand and business reputation** - Consumers who use their payment cards at your establishment place a high level of trust in your business, and that trust can be broken with just one breach event. In a Ponemon Institute study on breach notification, 57% of the people who had received a breach notification letter from a business said they lost trust and confidence in the organization. Worse, 38% of those surveyed said they terminated their relationship with the responsible organization¹. In a separate Ponemon study, three-quarters of the executives whose companies had experienced a customer data breach said the event had a significant or moderate impact on the business' reputation².

31%
OF CUSTOMERS TERMINATED
THEIR RELATIONSHIP

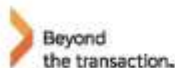
First Data Market Insight

Small Merchants: The Cost of a Data Breach Is Higher Than You Think

If your business is unfortunate enough to have this happen, you can expect to incur significant expenses. For example, the cost of a data breach for a small business merchant averages \$36,000 and can reach or exceed \$50,000³. Your actual out-of-pocket cost will depend on the following factors:

- **A mandatory forensic examination** - The regulations of the Payment Card Industry Data Security Standard (PCI DSS) require that a merchant that is even suspected of having a data breach undergo a forensic examination to determine if a breach has actually occurred and, if so, to what extent. You will need to hire an outside examiner to conduct the investigation, which may last from days to weeks. This examination may require the shutdown of your point-of-sale system during that time in order to preserve evidence. According to Verizon Business, a small business examination may run in the range of \$20,000 to \$50,000⁴.

\$36k+
AVERAGE COST OF A DATA
BREACH FOR SMALL BUSINESS



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Cash Discount Option

1. Prices in the store are marked at a cash discount of 99%, so customer is saving instantly when paying with cash.
2. When customer uses another form of payment, he/she will not be taking advantage of the 3.99% discount and that difference will be listed as non-cash adjustment on the purchase receipt.
3. Use cash and save!
4. All other transactions will have the 3.99% non-cash adjustment.

**Cash Discount sign to post
on/or near the terminal**

Customers paying
cash will receive a
3.99% discount.
All prices listed in
store are listed
including the 3.99%
Cash Discount



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Cash Discount Option

Recover processing fees with increased daily revenue before you are billed the month-end statement.

On Volume:

Average bundled fees for the retail pricing platform range from 2.8% to 3.2%. Let's assume 3% for this example.

Merchant A - No Non-Cash Adjustment

- Merchant processes \$10,000
- Total deposited to account \$10,000
- Less processing fees @ 3% \$ 9,700

Merchant B - With Non-Cash Adjustment

- Merchant processes \$10,000
- Total deposited to account \$10,399
- Less processing fees @ 3% \$10,087.03

On Average Tickets:

3.99% Pass through

- \$10 = \$0.39
- \$20 = \$0.78
- \$30 = \$1.19

Processing cost turns into increased daily revenue offsetting 80-110% of fees



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3.99% Cash Discount Gas Stations



Other examples of industries that utilize a Cash Discount program

Convenience Stores



Event/Ticket Processors and Brokers

Hair Salons/Nail Salons



Day Care Centers



Automotive Repair



Municipalities



Countertop Payment Terminals

EMV, NFC Contactless, Touch Screen, Dial, IP & Wi-Fi
Secure EMV Certified Z Line of Countertop Payment Terminals.

- Dial & IP Dual Comm - EMV Chip Reader - PCI Internal PIN Pad - Contactless Reader
Standard with all the following features:
for Apple Pay, Google Wallet, Samsung Pay
*Optional built in Wi-Fi for Tri-Comm compatibility!

GOGreen
Send Electronic Receipts!

EMV Certified



The Z11 and Z8 countertop payment terminals provide an easy to use EMV payment experience for every business owner. With "On screen Help", easy access to frequently used options in the "Favorites" Menu, and a simple "Call Me" button to request a support representative callback, merchants love the ease of use and ISOs love the easy programming of Dejavoo.

The Z11 has a bright color touchscreen for signature right on the display for signature capture and easy upload to the DeNovo business portal. Customize your Dejavoo payment device with a logo on the display. Upload multiple images programmed to scroll while the terminals in idle mode!

GOGreen with electronic receipt options, send receipts to consumers via email or sms text message!



Z11



Dejavoo



EAGLEPay.us

Cash Discount Example:

Sample Receipt

DEJAVOO
1129 NORTHERN BLVD
STE 303
MASHAGUET, NY 11030
877-358-6797

07/27/2017 12:46

Sale

Trans #: 1 Batch #: 7

VISA CHIP
*****9420 **/**

BASE AMT: \$100.00
TIP AMT: 22.00

NET TOTAL: \$122.00
Service Fee \$4.00
GROSS TOTAL: \$126.00
TOTAL AMT: \$126.00

Resp: APPROVAL 08A756
Code: 08A756
Ref #: 728816503326

App Name: VISA DEBIT
AID: A6000000031010
FCV: 8080000000
CCT: 6800

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.

Cash Discount
Service fee



EMV verification



DEJAVOO
1129 NORTHERN BLVD
STE 303
MASHAGUET, NY 11030
877-358-6797

CR/DB Dettle Daily Batch

07/27/2017 12:46

Terminal Number:

SPINPROKTTES

Merchant: 1

Batch Number: 7

Status: GB

Host Map:

GB0007 ACCEPTED

Trn Crd Tp Acct Amount
Tip

1 VIS SL 9420 126.00
104.00 22.00
2 VIS SL 9420 26.80
20.80 6.00

Records: 2

Total: 152.80

Total tip: 28.00

Total w/o tip: 124.80

Service Fee Total: 4.00

TOTAL w/o Service Fee

148.00

Total w/o fee/tip:

120.00

End of Report

Sample
Batch Report

Cash Discount
Service fee
shown on batch
report



Schedule A Explanation

Benefits

- ▶ Full payment processing program
- ▶ Vested residuals and true residual split
- ▶ Up-front lease commissions
- ▶ Sales contests with cash bonuses
- ▶ Qualified lead program
- ▶ Agent portal
- ▶ Full-time sales and support
- ▶ Marketing support
- ▶ In-depth sales training
- ▶ Weekly coaching, updates and motivation
- ▶ Merchant retention
- ▶ EaglePay certification

New Schedule A categories you participate in:

Basis Points
Authorization
Debit Authorization
Electronic AVS
AVS Voice Authorization
ARU Authorization
Voice Authorization
Statement Fee
Access One
Regulatory Product Fee
Compliance Service Fee
PCI Monthly Fee
Annual Fee
Merchant Club



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Hardcoded fees that CANNOT be modified

Annual Fee
PCI Monthly Compliance Fee
Compliance Service Fee
ARU
Electronic AVS
AVS Voice
Voice Auth
Access One

EXAMPLE:

ABC Company
Based on \$7,000 processing volume @ 50 Bps
Based on 500 transactions @ .10/Auth
Profit based on not modifying line items = \$11.58
Profit on Basis Points = \$17.50
Profit on Authorizations = \$16.12
Residual Profit on Example Merchant = \$

Hardcoded fees that CAN be modified

Statement fee
Regulatory Product Fee
Basis Points
Authorization Fee
Debit Authorization Fee
Merchant Club- Full price or completely deleted
However, your goal is to maintain these payments to enhance your residuals!

EXAMPLE:

ABC Company
Based on \$7,000 processing volume @ 50 Bps
Based on 500 transactions @ .10/Auth
Profit based on modifying line items = \$0
Profit on Basis Points = \$17.50
Profit on Authorizations = \$16.12
Residual Profit on Example Merchant = \$33



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DOUGLAS D. (since 11/01/2011)
DOUGLAS D.

Welcome PETER, Logout
Return to the Public Website

Residuals

Home Residuals Payments Reporting Merchants Training Queue Profile Logout
Month Jun-13

Book Name	Count	Volume	Trans	Net Merchant Income	Processor	STMS Gross	Rep Net	BPS
AARON V (since 03/01/2013)	8	145,479.85	1,500.00	411.23	40.84	370.29	\$183.57	25
ANDREA W (since 05/21/2012)	4	15,955.35	521.00	175.12	26.20	148.92	\$74.25	93
ANDREW F (SINCE 07/01/2010)	1	13,004.79	468.00	253.69	43.92	209.77	\$92.89	112
BILL & JERRY S - GENTILE (Since 07/09/2009)	23	359,368.79	14,454.00	2,305.47	681.45	1,624.02	\$772.51	38
BILL S 6/2009 TO 3/2013)	718	5,989,656.12	114,184.00	67,024.39	10,215.46	56,808.98	\$26,433.85	53
BORIS R (since 10/01/2011)	29	73,932.18	1,765.00	1,615.26	616.30	998.96	\$253.35	88
BRIAN E (since 02/01/2011)	296	2,704,464.72	40,209.00	22,924.57	3,759.68	19,164.89	\$8,344.27	47
BRIAN L (since 06/01/2013)	1	16,826.81	7.00	36.21	4.01	32.20	\$14.98	52
BRIAN W (since 01/02/2012)	107	545,742.35	9,112.00	3,597.20	608.73	2,988.47	\$1,472.30	52
BRUCE P (since 06/01/2013)	2	16,826.81	408.00	36.21	4.01	2,988.47	\$14.98	19
BRYCE F (since 04/20/2013)	2	45,278.62	1,140.00	118.80	11.87	32.20	\$53.02	22
CAREY (L) P (since 02/01/2011)	25	201,852.03	3,176.00	2,327.55	502.59	106.93	\$795.83	59
CARTER P (since 05/01/2013)	7	751.89	15.00	-23.20	-2.33	1,824.96	-\$32.41	119
CHARLES (CHUCK) D (3/2010 TO 3/2013)	405	3,792,901.06	59,947.00	36,167.83	6,190.29	-20.87	\$14,196.48	46
CHARLES C (since 04/03/2013)	8	40,476.76	511.00	348.76	69.36	29,977.54	\$139.25	40
CHET B (since 12/01/2011)	1	7,549.15	358.00	70.54	17.57	279.40	\$28.49	70
CHRISTOPHER C (since 02/24/2011)	2	6,980.92	90.00	235.75	21.69	52.97	\$78.03	109
CHRISTOPHER M (since 03/01/2013)	148	1,369,287.53	38,782.00	8,736.12	1,046.01	214.06	\$3,744.72	55
CHRISTOPHER P (since 08/01/2010)	1	5,492.15	60.00	122.16	11.61	7,690.11	\$43.28	85
CLAUDINE R (since 08/01/2010)	1	6,174.00	10.00	33.01	3.29	110.55	\$14.64	48
CLAYTON P (since 05/24/2010)	1	2,491.68	46.00	102.15	7.61	29.72	\$35.27	123
COLLEEN L (since 07/01/2010)	2	10,568.89	77.00	240.78	28.55	94.54	\$82.12	80
COREY J (since 04/01/2011)	248	2,102,760.36	35,565.00	20,459.99	3,318.09	212.23	\$8,564.31	57
DAN J (since 09/26/2011)	16	669,398.05	5,147.00	1,817.77	227.94	17,141.90	\$685.07	16
DAVID H (since 03/01/2013)	79	651,012.51	14,403.00	3,859.45	462.67	3,396.78	\$1,655.14	51
DAVID P (since 03/05/2012)	11	33,643.93	33,643.93	1,450.00	330.43	60.02	\$270.41	80
DAVIS F (2/2010 to 3/2013)	662	5,593,803.73	5,593,803.73	107,628.00	64,394.72	10,072.05	\$54,322.67	58
DAVIS F - T (since 02/07/2010)	1	11,506.89	254.00	191.02	36.70	154.32	\$73.19	78
DEREK L. (7/2010 TO 3/2013)	394	4,051,491.45	65,673.00	50,605.45	7,750.62	42,854.83	\$21,936.43	75
DION G. (SINCE 02/01/2011)	12	143,395.44	803.00	1,830.35	221.41	1,609.94	\$645.47	56



DOUGLAS D. (since 12/01/2011)	13	224,038.91	4,256.00	1,743.67	422.38	1,321.29	\$659.98	57
DOUGLAS R. (07/01/2010)	25	123,663.88	2,197.00	3,066.64	776.94	2,289.70	\$872.35	71
EDWARD A. (since 04/18/2012)	5	1,987.59	86.00	101.88	91.18	10.70	\$0.85	64
ERIC R. (since 2/24/2011)	3	2,977.77	31.00	33.64	37.48	293.16	\$103.08	289
GIOVANNI G. (since 03/12/2013)	1	1,471.44	39.00	19.55	1.94	17.61	\$7.68	120
GREGORY E. (since 08/01/2010)	149	903,922.20	16,984.00	7,326.28	1,192.16	6,134.12	\$2,570.19	47
GREGORY M. (since 02/01/2013)	22	170,304.10	3,296.00	1,154.89	114.72	1,040.17	\$496.24	55
GUSTAVO C. (since 03/05/2012)	11	29,265.12	987.00	374.95	149.73	225.22	\$53.12	61
HERBERT T. (05/2012 TO 12/2012)	4	1,212.00	26.00	121.55	69.39	52.16	\$13.04	203
HERBERT T. (since 01/01/2013)	9	20,205.55	222.00	116.89	12.34	104.55	\$41.40	51
JASON M. (since 03/01/2013)	11	36,177.32	253.00	231.22	53.20	178.02	\$79.29	41
JEFFREY J. (since 06/01/2011)	381	4,698,832.21	76,559.00	2,525.97	4,090.96	21,169.01	\$11,427.91	36
JERRY G (06/2009 TO 03/2013)	370	3,671,091.37	52,637.00	27,483.72	4,722.67	22,761.05	\$9,750.19	39
JERRY G (since 04/01/2013)	42	255,794.59	2,091.00	958.45	95.60	862.85	\$487.57	33
JOHN D. (04/2010 TO 3/2013)	391	2,880,839.03	64,727.00	36,244.52	5,776.74	30,467.78	\$14,099.39	59
JOHN F. (since 10/01/2012)	1	5,237.35	434.00	152.83	7.37	145.46	\$53.23	127
KATRINA D (11/2009 TO 03/2013)	558	7,821,882.13	132,715.00	56,725.91	10,810.49	45,915.42	\$25,068.03	49
KATRINA D (since 11/01/2009)	10	96,726.42	2,536.00	745.50	226.18	519.32	\$306.27	52
KELLY P (since 03/10/2013)	14	50,590.60	1,331.00	615.70	75.23	540.47	\$252.59	107
KELLY P (since 04/01/2013)	9	57,739.77	1,170.00	801.77	79.93	721.84	\$166.62	125
KEVIN R. (since 05/01/2013)	10	4,830.33	54.00	-94.43	20.07	-114.50	-\$135.14	26
LARRY A (since 01/31/2012)	5	74,261.72	941.00	636.95	62.56	574.39	\$193.67	34
MATTHEW M (since 11/01/2010)	66	700,659.21	8,445.00	6,664.89	837.72	5,827.17	\$2,063.40	32
MICHAEL B (since 07/12/2010)	28	184,856.24	2,534.00	2,170.28	623.20	1,547.08	\$793.13	67
MICHAEL L (06/2009 TO 03/2013)	598	4,624,071.99	96,904.00	52,994.02	11,588.42	41,405.60	\$20,508.62	60
MICHAEL L (since 04/01/2013)	79	422,403.01	9,411.00	2,305.03	292.97	2,012.06	\$1,384.32	47
MICHAEL L (since 11/29/2009)	2	12,217.25	517.00	75.98	25.20	50.78	\$29.22	27
MICHAEL M (since 07/20/2012)	2	9,755.74	74.00	217.83	8.57	209.26	\$65.41	46
MICHAEL M (since 07/01/2011)	4	16,328.07	508.00	291.85	62.86	228.99	\$139.90	136
MICHAEL N (since 04/01/2011)	10	88,067.05	3,667.00	614.88	76.51	538.37	\$265.92	60
MICHAEL P (since 03/10/2013)	51	585,521.73	14,876.00	3,405.86	396.79	3,009.07	\$1,493.29	49
MICHAEL T (since 08/01/2010)	94	599,938.37	4,718.00	8,425.79	1,484.54	6,941.25	\$3,155.79	86
MICHAEL Y (since 05/01/2013)	8	122,250.61	3,257.00	721.27	72.08	649.19	\$323.02	53
MIKE S (since 05/24/2010)	10	57,491.39	1,558.00	607.37	181.51	425.86	\$212.93	71
MONICA R (since 04/17/2012)	2	3,874.42	12.00	213.10	40.40	172.70	\$49.60	99
NICHOLAS C (since 05/01/2012)	29	320,558.58	6,983.00	2,902.38	391.88	2,510.50	\$1,069.77	49
NICK P (since 02/01/2013)	32	320,349.28	6,778.00	1,890.61	253.60	1,637.01	\$779.49	48
NICOLE B (since 05/01/2013)	1	15,037.32	67.00	40.05	3.98	36.07	\$17.81	24
NOE M (since 03/10/2010)	123	899,955.39	16,864.00	7,381.45	1,361.85	6,019.56	\$2,936.63	63
OMAR M (since 06/01/2013)	23	161,647.60	4,397.00	804.00	97.21	706.79	\$329.32	43
OMAR M (since 07/01/2010)	14	64,190.45	444.00	740.77	237.58	503.19	\$250.60	70



7 Most Common & Crucial Missteps with Merchants

1. Disclose lease and 48-month term

- a. Not a month-to-month option, free or cancellable
- b. EaglePay conducts follow-up, recorded verbal verifications to ensure we are on the same page with our merchants!

2. Visa/Mastercard cost

- a. Go to Visa.com, mastercardmerchant.com or other card brand websites to view Interchange Rate Tables

3. Supplies: there is a cost for paper/equipment, nothing is free

4. Discuss Early Termination Fees (ETF), if any

- a. Follow EaglePay process, use EaglePay forms and put it in writing

5. Discuss Lease Buy Out (LBO), if merchant is currently in a lease

- a. Follow EaglePay process, use EaglePay forms and put it in writing

6. Cancel previous processing agreement(s)

- a. Follow EaglePay process, use EaglePay forms and submit with deal doc (see #7 below)

7. Copy merchant when deal documents are submitted to



Commission Report - Paid Thursday, March 18, 2010

435 Hill Court

Merchant Name	MD #	Score	Pymt	Term	Funding	Equipment Cost	Tender	Shipping Charge	Check Amount	Gross Commission		Net Commission
BENESH AUTOMOTIVE LLC - 17510	14418585	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for KNUDSON MOTORS LLC Paid to Sheila Robinson (Lease) \$(50.00)
CAFE UNDERWOOD - 17219	13859413	P	\$98.00	48	\$3,512.54	\$898.00	\$0.00	\$30.00	\$0.00	\$2,884.54	100%	\$2,884.54
												Lead Commission for CAFE UNDERWOOD Paid to Sheila Robinson (Lease) \$(50.00)
DAIRYLAND LP - 17553	14420223	P	\$59.00	48	\$2,114.70	\$299.00	\$0.00	\$30.00	\$0.00	\$1,785.70	100%	\$1,785.70
												Lead Commission for THE DIARY LP Paid to Sheila Robinson (Lease) \$(50.00)
FINISHING TOUCH ANTIQUES - 17403	14412697	P	\$49.00	48	\$1,756.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for FARM MARKET Paid to Sheila Robinson (Lease) \$(50.00)
FREDS SERVICE CNTR - 17551	14420090	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for FREDS SERVICE CNTR Paid to Sheila Robinson (Lease) \$(50.00)
												Lease Payoff \$(215.93)
HEATH FARM MARKET - 17407	14412820	P	\$49.00	48	\$1,756.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for FARM MARKET Paid to Sheila Robinson (Lease) \$(50.00)
HOMESTEAD COUNTRY STOVES LLC - 17902	14422454	1	\$39.00	48	\$1,262.14	\$299.00	\$0.00	\$30.00	\$0.00	\$933.14	100%	\$933.14
												Lead Commission for HOMESTEAD COUNTRY STOVES LLC Paid to Sheila Robinson (Lease) \$(50.00)
												Lease payoff \$(41.86)
HUNDT IMPLEMENT - 17459	14415733	P	\$118.00	48	\$4,229.39	\$1,178.00	\$0.00	\$40.00	\$0.00	\$3,011.39	100%	\$3,011.39
												Lead Commission for HUNDT IMPLEMENT Paid to Sheila Robinson (Lease) \$(50.00)
LOON LAKE CIGAR CO - 17430	14414239	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for LOON LAKE CIGAR CO Paid to Elizabeth Jenkins (Lease) \$(50.00)
NAPPYS INC - 17589	14421141	1	\$49.00	48	\$1,585.76	\$299.00	\$0.00	\$30.00	\$0.00	\$1,256.76	100%	\$1,256.76
												Lead Commission for NAPPYS INC Paid to Sheila Robinson (Lease) \$(50.00)
PIONEER TIRE AND AUTO CTR - 17251	13982345	P	\$49.00	48	\$1,756.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for PIONEER TIRE AND AUTO Paid to Sheila Robinson (Lease) \$(50.00)
												Lease payoff \$(316.71)
RUSTLING MEADOWS HUNT CLUB - 17648	14425338	P	\$49.00	48	\$1,756.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for RUSTLING MEADOWS SHOOTING Paid to Sheila Robinson (Lease) \$(50.00)
SAMSEL LTD - 17311	13865342	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for SAMEL LIMITED INC Paid to Sheila Robinson (Lease) \$(50.00)
SPARTAN MOTEL - 17579	14415627	P	\$39.00	48	\$1,397.85	\$379.00	\$0.00	\$30.00	\$0.00	\$968.85	100%	\$968.85
SPECIALTY APPARAREL - 17398	14412354	P	\$49.00	48	\$1,756.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for SPECIALTY APPARAREL Paid to Sheila Robinson (Lease) \$(50.00)
STEINHAUS HOLLY FUNERAL HOME - 17508	14418471	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for STEINHAUS HOLLY FUNERAL HOME Paid to Sheila Robinson (Lease) \$(50.00)



Commission Report - Paid Thursday, March 25, 2010

435 Hill Court

Merchant Name	MID #	Score	Pymt	Term	Funding	Equipment Cost	Tender	Shipping Charge	Check Amount	Gross Commission	Net Commission	
AMHERST CAFE - 17777	14433294	2	\$39.00	48	\$1,002.57	\$429.00	\$0.00	\$30.00	\$0.00	\$543.57	100%	\$543.57
												Lead Commission for AMHERST CAFE AND TRAVEL Paid to Sheila Robinson (Lease) \$(60.00)
BERLIN BOWLING LANES - 17647	14425257	1	\$79.00	48	\$2,566.83	\$750.00	\$0.00	\$30.00	\$0.00	\$1,776.83	100%	\$1,776.83
												Lead Commission for BERLIN BOWLING LANES Paid to Sheila Robinson (Lease) \$(60.00)
DERUYTER LIQUOR - 17747	14431361	1	\$49.00	48	\$1,586.76	\$299.00	\$0.00	\$30.00	\$0.00	\$1,286.76	100%	\$1,286.76
												Lead Commission for DERUYTHER LIQUOR Paid to Sheila Robinson (Lease) \$(60.00)
DOUBLE A AUTO BODY - 17699	14428173	P	\$49.00	48	\$1,769.27	\$429.00	\$0.00	\$30.00	\$0.00	\$1,298.27	100%	\$1,298.27
												Lead Commission for DOUBLE A AUTO BODY LLC Paid to Sheila Robinson (Lease) \$(60.00)
DRY GULCH SALOON AND EATERY - 17036	13703815	P	\$29.00	48	\$1,039.43	\$299.00	\$0.00	\$30.00	\$0.00	\$720.43	100%	\$720.43
												Lead Commission for DRY GULCH SALOON AND EATERY Paid to Sheila Robinson (Lease) \$(60.00)
H & K ELECTRONIC CENTER - 17851	14425558	P	\$29.00	48	\$1,039.43	\$299.00	\$0.00	\$30.00	\$0.00	\$710.43	100%	\$710.43
												Lead Commission for HERZOG AND KATTRE TV Paid to Sheila Robinson (Lease) \$(60.00)
HUB CITY INTERIOR INC - 17680	14427909	1	\$99.00	48	\$1,909.39	\$129.00	\$0.00	\$30.00	\$0.00	\$1,760.39	100%	\$1,760.39
												Lead Commission for HUB CITY INTERIOR INC Paid to Robert Oberg (Lease) \$(60.00)
J B SIGNS - 17711	14429431	1	\$39.00	48	\$1,262.14	\$319.00	\$0.00	\$30.00	\$0.00	\$913.14	100%	\$913.14
												Lead Commission for J B SIGNS Paid to Sheila Robinson (Lease) \$(60.00)
QUALITY APPLIANCE - 17677	14427776	P	\$79.00	48	\$2,831.54	\$129.00	\$0.00	\$30.00	\$0.00	\$2,672.54	100%	\$2,672.54
												Lead Commission for QUALITY APPLIANCE INC Paid to Sheila Robinson (Lease) \$(60.00)
ROSENBAUER GARAGE - 17710	14429376	1	\$79.00	48	\$2,566.83	\$299.00	\$0.00	\$30.00	\$0.00	\$2,227.83	100%	\$2,227.83
												Lead Commission for ROSENBAUERS GARAGE Paid to Sheila Robinson (Lease) \$(60.00)
												Lease Payoff \$(844.70)
SCHEHR'S TRANSMISSION AUTO - 17650	14425105	P	\$49.00	48	\$1,758.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for SCHEHR'S TRANSMISSION AUTO Paid to Sheila Robinson (Lease) \$(60.00)
SEEFELDT COLLISION REPAIR - 17745	14431076	P	\$49.00	48	\$1,758.27	\$299.00	\$0.00	\$30.00	\$0.00	\$1,427.27	100%	\$1,427.27
												Lead Commission for SEEFELDT COLLISION REPAIR Paid to Sheila Robinson (Lease) \$(60.00)
SHEAR BEAUTY SALON - 17868	14438697	P	\$39.00	48	\$1,397.85	\$299.00	\$0.00	\$30.00	\$0.00	\$1,068.85	100%	\$1,068.85
												Lead Commission for STEINHALS HOLLY FUNERAL HOME Paid to Sheila Robinson (Lease) \$(60.00)
SHEILA'S BAR - 17768	14432842	2	\$49.00	48	\$1,259.64	\$428.00	\$0.00	\$30.00	\$0.00	\$801.64	100%	\$801.64
												Lead Commission for SHEILA'S BAR Paid to Sheila Robinson (Lease) \$(60.00)
Totals: \$23,769.82 \$4,896.00 \$0.00 \$420.00 \$8.00 \$18,894.82 \$18,894.82												



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