*"Your Tools – Our Technology – Simplifying the Payment Industry."* Let me be the first to WELCOME you to what we hope will be many visits to *e*Quotz®.

How can merchants manage and negotiate the complex and the expensive task of accepting Visa and MasterCard at the point of purchase for goods and services? By Using *e*Quotz®.

*e*Quotz® Primary Product is focused on Merchant Processing that enables Merchants of any size to obtain **FREE MULTIPLE** Merchant Account Processing Quotes for their Credit Card Processing Fees. A complicated process made simple by *e*Quotz's® patented technology. Banks and Processors compete on line for your business and you pay nothing at all for this service.

**What is *e*Quotz®?**

*e*Quotz® is an interactive site designed for any size or type of merchant who wants to actively manage and simplify their Payments Business. Our primary product is focused on **Credit Card Processing,** which encompasses setting up a Merchant Account to accept Visa, MasterCard, American Express & Discover. We provide you the on-line TOOLS using our Industry Knowledge and Technology whereby by you can cut to the bottom line of how much money you will pay on a monthly basis to accept Credit Cards. Of course there is NO CHARGE TO YOU TO USE *e*Quotz® service. This is just one of the many Products and Services that *e*Quotz® offers.

Some of the other Products we offer are **Business Credit Cards,** which are specifically tailored to your business and your employees with generous lines of credit and favorable interest rates. We also offer **Working Capital Advances** to get you through those situations where you might need cash in a hurry, and lastly we have the ability to offer on-line **Payroll Processing** for your company.

**What is so unique about *e*Quotz®?**

*e*Quotz® is On-Line Auction Service for Business to Business Transactions. Our Primary Service of **Credit Card Processing** enables Merchants of any size to obtain **FREE MULTIPLE** Merchant Account Processing Quotes for their Visa & MasterCard Merchant Account. You receive the Benefit of having National exposure to the top Financial Institutions and Merchant Processors in the U.S., who will Offer you an On-Line Quote for your Merchant Account. Using *e*Quotz® patented technology, we enable you to Conveniently & Easily shop for the most competitively priced program. *e*Quotz® will show you approximately how much money you will spend on a monthly basis for your Merchant Processing Services.

*e*Quotz® takes all the bids from 5 to 500 that you choose to receive. We then calculate what your monthly expense will be for each bid. The process of calculating your estimated monthly expense is very complicated and is based upon *e*Quotz® patented technology. The process takes into consideration approximately 17 various billing fees you are assessed by the bank or processor, the type of pricing plan being offered such as interchange pass through or a bundled rate program, the blend of cards that are accepted for Consumer Cards, Check Cards, and Rewards Cards.

Lastly, *e*Quotz® determines the Qualified, Partial Qualified and Non Qualified blend for all the card types you accept and calculates the appropriate interchange qualification levels.  There can be as many as 280 various permutations that apply to this last step.  *e*Quotz® distills them all down to ONE MONTHLY FEE.  No more guessing which proposal is better and what your monthly expenses might be. *e*Quotz®  levels the playing field and removes the guessing from the bidding process. The Bottom Line is – YOU GET THE BEST POSSIBLE PRICE and are in COMPLETE CONTROL.

**Why should I be concerned about rates – I trust my processor and banker!**

Did you Know Interchange fees make up approximately 80% of your merchant fees and are the largest component of credit card fees? Interchange is the fee the acquiring bank pays to the issuing card institution. The interchange qualification rates are dependant on the type of credit card being used (be it a Debit Card, Rewards Card, Check Card or a Consumer Card), or was the card swiped or keyed entered for an authorization, does the authorization match the settlement amount, was address verification used, was the transaction settled in 24 hours, ect…… The minimum interchange rate a merchant can pay is 1.15% and the maximum interchange rate 2.81%.  This leaves a 1.66% variance that must be managed.

The "true" management of the discount rate by the merchant is seldom evaluated when shopping for a new banking or processing relationship. Most merchants don't have the time, resources or a complete understanding of how their credit card fee structure is administered. Most merchants tend to rely on their "Buy Rate or Bundled Rate" from their bank or processor when comparing processing alternatives.

Over 20% of all credit transactions never receive the quoted "Buy Rate" because the transaction did not qualify at the lowest interchange level.  Instead those transactions are down graded to mid qualified or a non-qualified rate.  The down grades can easily add an additional half percent to the merchants overall credit card expense and in some cases it is as high as a full one percent. Which means you are paying an additional fee which can range from several hundred dollars to thousands of dollars in unforeseen annual expense.

**OK – I need to get back to what *e*Quotz® can do for you besides getting the best possible rate and lower you processing fees.**

*e*Quotz® offers you the ability to View On-Line a standardized Proposal on all the Bids (from five to 500 – you choose) that you receive from the Financial Institutions and Merchant Processors. By the way, did I mention that you can open up a bidding window from five to ten days, all from the comfort of your own office? No more setting up face to face meetings with sales people to review and analyze their proposal. You see all fees, you see who provides customer service, you see who is the processor, you see if fees are settled daily or monthly, you see the term of the agreement, you see the early termination fee and more.  It is that easy. *e*Quotz® does all the work.

The Application is divided up into Four segments:
*    The First segment – **"Business Information"** request information like your address, Web site & Owners Name

* The Second Segment – **"General Background Information"** request information like your business description, year established, number of employees, credit rating, products sold, type of cards you wish to accept. i.e. Visa, MC, Amex, Discover, Diners, JCB, Gift Cards, & JCB
* The Third Segment – **"Credit Card Information"** request information like the type of point of sale device used, annual sales volume, average ticket size, your SIC Code. Also we asked how your credit cards are broken out by different card types. If you don't know, that is "OK" because we will apply our patent expertise to help you with this process.
* The Fourth Segment – **"Auction Options"** request how long you want the bidding window to remain open, How many bidders you want to contact you, and if you want to exclude some banks from bidding on your business.  Also, you have the ability to only allow Banks and processor who are in your physical area to view and submit a proposal to you.

These four easy steps should take no more than 3 to 4 minutes to complete.  Please keep in mind, the reason for the detailed questions is to provide the bidders with sufficient details to provide and accurate price quote.  It is worth mentioning that NONE of Bidders see your name, address or phone number until you have selected the top 5 to 10 bidders which is the second step in using the *e*Quotz® product.

**OK – I need to get back to what *e*Quotz® can do for you besides explaining the easy to use entry process to begin the bidding process.**

You can easily Compare the level of Customer & Technical Support being offered by the Financial Institutions and Merchant Processors who are bidding on your business. Previous Merchants who have used *e*Quotz® Provide "Feedback" on the Financial Institutions and Merchant Processors.  Based on the Bidders overall Pricing and Feedback Score, *e*Quotz® will determine the Bidders Overall Bid Ranking, ranking the BEST to the LOWEST Bidder for you. **For example**: a Bidder may have the best over all price; however, their over all Feedback Ranking based on eight categories may have very low ratings; therefore, *e*Quotz® will apply a lower ranking to the bidder based on *e*Quotz® patent scoring system. The categories consist of :
1. Was the Sales Representative Professional
2. Is the Terminal Easy to Use
3. Is the Merchant Statement Easy to Read
4. Did the Sales Representative Honor the Original Quoted Rate with no hidden fees
5. Are daily deposits received in timely manner?
6. Is Customer Service & Technical Support ranked above "Average?"
7. It was Easy to balance daily deposits & reporting
8. The Sales Representative Provided Satisfactory Training & Implementation

**How difficult is it to use *e*Quotz® Service?**

It is very simple.  You have to register with *e*Quotz® and the ENROLLMENT process is simple.
**Step One:** - You enter the information necessary to receive a Rate Quote identical to the four steps I just described a few moments ago. Confidentiality is of major importance to *e*Quotz®. None of bidders will receive your Business Name, Phone Number, or Contact Information until you Select The Top Five or Ten Bidders.
**Step Two:** - Identify when you want the bidding process to conclude and how many bids you wish to review.

**Step Three:** - Assign a weight for each category based on the level importance in your decision making process: 1. Lack of Professionalism (Training / Implementation) 2. Terminal / Software Problems 3. Difficult to Read / Reconcile Merchant Statement 4. Require a More Competitive Rate 5. Funding Delays 6. Poor Customer & Technical Service 7. Difficult to Balance Daily Reports 8. System Uptime & Reliability are Issues.

**Step Four:** - Select The Top Five to Ten Bidders. eQuotz® will releases your Business Name, Phone Number, and Contact Information to the bidders so they may follow up with you to answer any question you may have regarding their Processing Services .

**Step Five:** - Thirty days from selecting the Top Five or more bidders you will receive an e-mail requesting confirmation of whom you chose for your Merchant Processing Services.

**Step Six:** - As well, eQuotz® will request that you complete the "Feedback Survey".  This step will help other Merchants when they are evaluating Bidders and their offers.

## Are you sure there are no Charges for eQuotz®

Let me repeat - there are no charges to you. "The Merchant – Our Customer". Because of the unique structure of eQuotz®, there are no expenses or cost you will incur for using eQuotz®'s On-Line Auction Service to obtain FREE MULTIPLE Merchant Processing Quotes for your Visa & MasterCard Merchant Account.

## What are you waiting for?

Save some Money and open up a bidding portal. Click on "NEW MERCHANT CUSTOMER REGISTRATION" to get started.

We Certainly Appreciate You Taking The Time To Visit And Use eQuotz®.  We Are Confident This Experience Will Save You Money And Improve The Quality Of Your Merchant Account Processing.  If You Agree With Us, We Would Be Very Grateful If You Would Pass Along The eQuotz® Name As A Referral To One Of Your Business Associates.