

"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 eQuotz[®].

What is eQuotz[®]?

eQuotz[®] is an On-Line Auction Service for Merchants, Sales Representatives, Processors and Financial Institutions. eQuotz[®] is designed for the Merchant Sales Representatives who are being squeezed out of the Merchant Market Place. Yet at the same time, eQuotz[®] is an interactive site designed for any size or type of merchant who wants to actively manage and simplify their Payments Business. The bottom line is that eQuotz's[®] will deliver from a few to several thousand leads to you daily for Merchants who want to establish a Merchant Account!

Our primary product is focused on Credit Card Processing, it enables you to Actively Solicit Merchants without ever leaving your office. eQuotz[®] delivers the leads and you submit the bids. The Best part about eQuotz[®] is that you do not pay to "Bid" on a merchant. You pay only if you are selected by the merchant as the "Winner".

eQuotz's[®] provides you and the Merchant on-line TOOLS using our Industry Knowledge and Patented Technology whereby by the merchant can cut to the bottom line of how much money they will pay on a monthly basis to accept Credit Cards. Best of all you can update your bid and proposal to ensure that you maintain a top ranking with the merchant in order to be selected as one of the top bidders.

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 your merchants through those situations where they might need cash in a hurry, Equipment Leasing with up front signing bonus ranging from \$75.00 to \$50.00 and aggressive lease rates. Equipment Purchasing for new and refurbished equipment with aggressive pricing and lastly we have the ability to offer on-line Payroll Processing for your merchants.

What are the Financial Benefits to me of using eQuotz[®]?

With rising interchange rates, increased sales and marketing expenses, and eroding profit margins it has become necessary to look towards alternative means to generate affordable lead generation opportunities for Sales Representatives, Processors and Banks. The average acquisition cost for a merchant lead now exceeds \$250.

Is it expensive to use eQuotz[®] service? NO! You have a flat monthly and annual fee and a sliding scale fee for each merchant that you sign up for Merchant Processing Services. Thereby, you reduce your marketing and sales expense while increasing your revenues. The best part of the whole concept is that You Pay only when you sign the merchant up! The average cost to you for signing a merchant up can be as low as low as \$75. The average cost is approximately \$150. A net savings of at least \$100 for each account you sign using eQuotz[®]

What are the Features to Merchants who use eQuotz[®]?



Merchants receive the Benefit of having National exposure to the top Financial Institutions and Merchant Processors and their Sales Representatives in the U.S., who will Offer them an On-Line Quote for their Merchant Account. Using eQuotz[®] patented technology, we enable them to Conveniently & Easily shop for the most competitively priced program. eQuotz[®] will show them approximately how much money they will spend on a monthly basis for their Merchant Processing Services.

eQuotz[®] takes all the bids from 5 to 500 that they choose to receive. We then calculate what their monthly expense will be for each bid. The process of calculating the estimated monthly expense is very complicated and is based upon eQuotz[®] patented technology. The process takes into consideration approximately 17 various billing fees they 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, eQuotz[®] 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. eQuotz[®] distills them all down to ONE MONTHLY FEE. No more guessing which proposal is better and what the Merchants monthly expenses might be. eQuotz[®] levels the playing field and removes the guessing from the bidding process. The Bottom Line is - THE MERCHANT RECEIVES THE BEST POSSIBLE PRICE and they are in COMPLETE CONTROL.

Why should I or the Merchant be concerned about rates - Don't Merchants Understand Pricing?

Interchange fees make up approximately 80% of the 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 the Merchants 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 eQuotz[®] can do for you besides delivering a "TON" of Leads!
What else can eQuotz[®] do for You?

The **Secondary Feature** of eQuotz[®] is that you and the Merchant can print out a **Standardized Proposal** and can make a one to one comparison on pricing and services.

The **Third Feature** of eQuotz[®] is that we will show you and the Merchant approximately how much money they will spend on a monthly basis for their Merchant Processing. As well, you can see your estimated revenues and your estimated processing expenses.

The **Fourth Feature** of eQuotz[®] allows Merchants to Provide "**Feedback**" on you (See Below). Based on your overall Pricing and Feedback Score will determine your Overall Bid Ranking for each Merchant that you Bid on. Keep in mind - **the lower your pricing and the better your Feedback Score will promote you higher in the Bid Ranking the Merchant sees. Thereby, providing you a better chance of being selected as the "Winner" by the Merchant.**

- Professional Sales Representative
- Easy to Use Terminal / Software
- Easy to Read / Reconcile Merchant Statement
- Offered a Competitive Rate with no hidden fees
- Receives daily deposits in a timely manner
- Customer & Technical Service
- System Uptime & Reliability
- Able to Balance Daily Reports

The **Fifth Feature** is a **Macro Pricing Model** which enables you to view Fifteen Interchange Categories: Retail, Restaurant, Small Ticket, Supermarkets, Hotel, Mail Order, E-Commerce and Internet, Service Industries and Developing Markets, Express and Convenience. EPS /QPS, Public Sector, Schools and University, Automated Fuel, and Service Stations.

From the **Macro Pricing Model** you can enter just a few fields of information to determine your breakeven rate based on any of the above Interchange categories. Your Monthly Net Revenue and the Merchant's monthly Savings. Furthermore, the model is designed so that you can quote a Bundled Rate or an Interchange Pass Through Rate.

The **Sixth Feature** is a **Micro Pricing Model** which enables you to enter your processing expenses, your quoted expenses to the merchant and then view the results. (Monthly revenues, Spreads, Processor Revenues). The Model is only as accurate as the information you put into it. There are approximately 50 different fields that can be loaded. Once you sign up with eQuotz[®], the 50 fields of data will automatically populate when you enter the Micro Model based on the information you enter initially on the Template Subscriber Form. Additionally, the Micro Model enables you to compare an Interchange Plus to a Buy Rate Program or a Buy Rate Program with an 80% revenue share to a flat Buy Rate Program.

There are many different scenarios that you can use to evaluate which Bank or Processor will provide you with the best possible economic opportunity. Fields of data will automatically populate when you enter the Micro Model based on the information you enter initially on the Template Subscriber Form. Additionally, the Micro Model enables you to compare an Interchange Plus to a Buy Rate Program or a Buy Rate Program with an 80% revenue share to a

flat Buy Rate Program. There are many different scenarios that you can use to evaluate which Bank or Processor will provide you with the best possible economic opportunity.

The **Seventh Feature** is a **Statement Analysis Model** which enables you to enter the Merchants current Processor's Merchant Statement and then you can enter your pricing for each of the current billing elements. The model will automatically reflect the savings in dollars terms and percentages. The model allows you to print out the analysis so that you can present it to the Merchant.

The **Eighth Feature** allows you to take advantage of the steeply Discounted Equipment Prices and the aggressive Leasing Program that eQuotz[®] has put together with two of the top players in the country. Both of these Programs are available to any Sales Representative who signs up with eQuotz[®].

The **Ninth Feature** allows you to take advantage of a **Portfolio Acquisition Model** to help you determine how much your portfolio is worth or how much you would spend to acquire a merchant portfolio.

How easy is it to Register and Use eQuotz[®]

Step One: - Complete the Subscriber Application. Sections Include:

1. Sales Representative Background
2. Corporate Background
3. Sales Representative Home Information
4. Billing, Visa & MasterCard Sponsoring Information
5. Merchant Processing Demographics
6. Auction Options
7. Pricing Templates
8. Features and Benefits.

These eight 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 merchants with sufficient details to receive an accurate price quote and detailed proposal. It is worth mentioning that NONE of Merchants see your name, address or phone number until they have selected the top 5 to 10 bidders. Additionally, you can chose to exclude bids from certain SIC Codes and selected geographic areas though out the country.

Step Two: - Log on to eQuotz[®] and go to the "Subscriber Open Bidding Summary". From this screen you have the ability to submit quotes to hundreds of merchants. During the open Auction, the merchant nor you has access to the either's Contact information.

Step Three: - Select any of the merchants that you wish to submit a bid too. You can monitor your Bid Ranking by simply Refreshing the Subscriber Open Bidding Summary Screen. After the Auction has closed, The merchant will select the Top five to ten bidders. At which time (If you are selected as a top bidder) you and the Merchant will then have access to each others Contact Information.



Step Four: - Review the "Subscriber Pending Bidding Summary" This report allows you the ability to see if you have been selected as a Top Bidder by the Merchant. If so, you will need to contact the merchant and close the sale.

Step Five: - After you have closed the Sale, you will need notify eQuotz® that you have been awarded the Credit Card Processing Business for the Merchant. This last step helps insure accurate and timely billing but also allows eQuotz® to notify other Sales Representatives that the Merchant has made a decision. Therefore the Sales Representative can move on to other opportunities and not waste their time on a lost opportunity.

Step Six: - On a monthly basis you will be debited for usage of the eQuotz® Service.

Are you sure there are no Hidden Charges for eQuotz®

NO! You have a flat monthly and annual fee and a sliding scale fee for each merchant that you sign up for Merchant Processing Services. Thereby, you reduce your marketing and sales expense while increasing your revenues. The best part of the whole concept is that You Pay only when you sign the merchant up!

What are you waiting for?

Free Leads, it can't get any better than this! Start making some easy money, Click on "NEW SALES REGISTRATION" to get started today.

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.