

Commercial Merchant Services

Revolutionary New Financing sales tool

3 / 6 / 12 Month Advance Funding Option

Financing up to \$5,000 on your customer's checking account

Advantage is the most revolutionary sales tool available anywhere. You can now finance customers that might never qualify anywhere else simply with the ease of writing one check.

How would you like to sell an extra tire? Perform a much needed repair? Or sell an extra piece of matching furniture? Forget about layaway, we offer a program that will alleviate your customer's worry about the added cost because THE WHOLE PURCHASE is split into SMALL amounts! And you get **paid in advance** for the whole amount.

This is for that time when your customer faces a financial predicament (for example a pet becomes hurt or ill or a costly dental procedure is not covered by insurance), or a home emergency / improvement occurs. Stretching the payments out over a 3, 6 or 12 month period becomes the key to solving your customer's concerns! Or, how about the customer having trouble making up their mind regarding the purchase of that crucial extra item because they think they can't afford it?

Now, with our 3 / 6 / 12 month payment plan your customer does not have to worry about an unexpected financial emergency or the additional amount to purchase something extra! **And, it is all guaranteed!**

3 / 6 / 12 Month means exactly what it says! We call the program **⇄PAY** because your customer stretches out their payments over a period as long as 12 months in 30 day intervals! And you get paid up-front. How much simpler can it get!



UNIQUE CUSTOMER FINANCING



SIMPLE USER INTERFACE



SIMPLIFIED CHECK PROCESS

This program is the most exciting program of them all. We offer the convenience of a "3 / 6 / 12" option to your customer making it possible for you to generate more revenue, but with this feature you are paid **IN ADVANCE**. Your customer will have their account debited over the 3 / 6 / 12 month period.

EXAMPLES OF APPROVED INDUSTRY TYPES

- Automotive Repair / Automotive Sales/ Tire Sales
- Medical / Dental / Veterinary
- Appliance Purchases
- Furniture Purchases
- Home Improvement
- Bedding / Mattress Purchases
- Tile / Flooring / Carpeting

HOW IT WORKS

1. Merchant calls SPS Voice Authorization Center for approval
2. Merchant fills out the  Security Agreement and has customer sign
3. Customer writes check for 25% of total invoice amount
4. Merchant completes transaction by imaging check and security agreement through imager
5. Consumer's bank account is debited over a period of 3 / 6 / 12 months depending on choice they made.
6. Merchant is funded in three (3) business days



Only 1 check is written

Initial down payment check equal to 25% of the total transaction.

Remaining balance of 75% of the total transaction is electronically debited evenly in 30 day intervals* over a period of 3 months.



Only 1 check is written

Initial down payment check equal to 25% of the total transaction.

Remaining balance of 75% of the total transaction is electronically debited evenly in 30 day intervals* over a period of 6 months.



Only 1 check is written

Initial down payment check equal to 25% of the total transaction.

over a period of 12 months.

*30 day deposit intervals may vary by 1-2 days