TriSource™ SOLUTIONS LLC

Thank you for your interest in the new **TriSource Solutions Agent Program**. We are pleased to offer the **best** programs in the bankcard industry.

**Up Front Bonus/Signing Bonus Programs–PAID DAILY!**

- 5 Lifetime Vested Residual Programs to choose from on a ***merchant by merchant*** basis
- 50/50 residual split with up to $300 total bonus with up to $2,500 True-Up
- 60/40 residual split with up to $200 total bonus with up to $1,250 True-Up
- 70/30 residual split with up to $100 total bonus
- 80/20 residual split with $0 bonus
- 90/10 residual split with $0 bonus

**Up-Front Residual Buyout Program.** Upon installation, you have the option to sell your residuals Up-Front for potentially 16 to 20 times. This can be done on a ***merchant by merchant*** basis.

**Residual Buy Out Program.** If you don't sell your residuals at the time of installation we offer an optional Residual Buy Out Program which enables you to sell your residuals at a later time as long as the merchant is with TriSource Solutions for a minimum of six full months of processing.

- **Month to Month contract option—*merchant by merchant*.**
- **No Early Termination Fee option—*merchant by merchant*.**
- **No Annual Fee option—*merchant by merchant*.**

At TriSource Solutions, we know that it takes a combined effort between the sales agent and processor to properly set up and service your merchants. That's why we consider all of our agents to be a part of our team. We know that with our combined effort, we can deliver the best sales and service in the industry!

On the following pages you will find a comprehensive summary of our exciting program. After reviewing the program information, please give me a call so we can discuss any unanswered questions you may have.

I look forward to talking with you further about the exciting new TriSource Solutions Agent Program.

Sincerely,

**Philip Ludwig**
Senior Vice President of Sales

877.353.2001, ext. 215
email: pludwig@trisourcesolutions.com



TriSource Solutions™ LLC is a registered ISO/MSP of Merrick Bank Corporation, South Jordan, UT

# Agent Program Overview

**Thank you for your interest in the TriSource Solutions Agent Program. We are pleased to offer one of the best programs in the bankcard industry.**

TriSource Solutions, LLC is **a leading processor of electronic payment services** in the United States, operating its own **proprietary Merchant Accounting and Settlement system**. Sponsor Banks, Independent Sales Offices, Agent Banks, Independent Sales Agents and Agent Offices all choose TriSource Solutions for **cost effective** and **highly flexible processing services**, anchored by a corporate commitment to **exceptional customer service**. TriSource provides **merchant customer service, risk management, clearing services, full chargeback processing, residual reporting**, along with **authorization services** and **bin sponsorship** through TriSource Partners.

The company was formed in 2003 through the combining of clearing and settlement processor **Nobel Electronic Transfer** and Non-Bank Acquirer **CentralBANCARD**. Nobel has been an Association certified Third Party Processor and Card Association settlement endpoint since 1995. In 2005 the owners of CentralBANCARD purchased Nobel and rolled the two entities into TriSource. This past year, **TriSource processed more than $2.5 billion in merchant sales** and conducted over **50 million transactions** for more than **20,000 merchants**.

We are very proud of our ongoing success and the many successful relationships we have with all of our agents and ISOs.

***Highlights of our agent program:***

## Up Front Bonus/Signing Bonus Programs

***PAID DAILY!***

- 5 Lifetime Vested Residual Programs to choose from on a ***merchant by merchant*** basis
- 50/50 residual split with up to $300 total bonus with up to $2,500 True-Up
- 60/40 residual split with up to $200 total bonus with up to $1,250 True-Up
- 70/30 residual split with up to $100 total bonus
- 80/20 residual split with $0 bonus
- 90/10 residual split with $0 bonus

## Up-Front Residual Buyout Program

Upon installation, you have the option to sell your residuals up-front on a ***merchant by merchant*** basis for as much as 16 to 20 times.

## Residual Buy Out Program

If you don't sell your residuals at the time of installation we offer an optional Residual Buy Out Program which enables you to sell your residuals at a later time as long as the merchant is with TriSource Solutions for a minimum of six full months of processing.

**Month to Month contract option—*merchant by merchant*.**

**No Early Termination Fee option—*merchant by merchant*.**

**No Annual Fee option—*merchant by merchant*.**

**Philip Ludwig,** *Senior Vice President of Sales*
**877.353.2001, ext. 215 | email: pludwig@trisourcesolutions.com**

TriSource™ SOLUTIONS LLC

**Providing Useful Solutions. Everyday.™**

**www.trisourcesolutions.com**

# Up-Front Bonus and Signing Bonus Programs

TriSource Solutions gives you the ability to choose the program that enables you to best maximize your income and residual potential on a ***merchant by merchant basis.***

| Program | Split | Up-Front Bonus | Signing Bonus | Total | True-Up Bonus |
|---|---|---|---|---|---|
| Program One | 50/50 | $200 | $100 | $300 | 8 times monthly TriSource residual up to $2,500 |
| Program Two | 60/40 | $100 | $100 | $200 | 4 times monthly TriSource residual up to $1,250 |
| Program Three | 70/30 | $0 | $100 | $100 | $0 |
| Program Four | 80/20 | $0 | $0 | $0 | $0 |
| Program Five | 90/10 | $0 | $0 | $0 | $0 |

- You have the ability to place each merchant in **the program that works best for you** at the time the deal is submitted.
- With the availability of all these programs, you can **eliminate the need** to send business to multiple sources.
- Up Front Bonuses and Signing Bonuses are **paid daily** the day after approval.
- **The TriSource True-Up Program** is based on the **Up-Front Bonus only.** ***The Signing Bonus is not included in the calculation.***
- **The TriSource True-Up Program** is based on the average of the second and third full months processing. We don't include the partial first month in the average. The True-Up amount will be settled on the 10th of each month.
- If the **True-Up** amount is less than the **Up-Front Bonus** then the difference will be charged back to the agent.
- If the merchant cancels within the first 8 full months of processing, the agent is charged back all bonuses paid to the agent on the merchant including the Sign Up Bonus, Up Front Bonus, and the True Up Bonus on the merchant.
- Residuals are paid on the 10th of each month *(or next business day if the 10th occurs over a weekend or holiday)*.

- **Month to Month Contract Option.** You can offer your merchants a *month to month* contract.
- **No Early Termination Fee Option.** TriSource gives you the option for a *month to month* contract by waiving the merchant Early Termination Fee (ETF). You may also reduce the ETF: by retaining all or a portion of the ETF you will receive 50% of the collected portion.
- **No Annual Fee Option.** TriSource gives you the option to waive or reduce the merchant's annual fee. By retaining the annual fee you will share in the annual fee collected above your buy rate based on your proportionate residual split. If you waive the annual fee completely you will still be responsible for your portion of the buy rate.
- $25.00 monthly minimum is required on the 50/50, 60/40, and 70/30 programs.

# Up-Front Residual Buyout Program

The Up-Front Residual Buyout Program allows you to sell your residuals up-front with no further residuals on the merchant. You can choose this program on a ***merchant by merchant basis.***

This program is ***always*** based on the 50/50 split program. You will receive the following amounts with this program.

- 8 times **your** monthly residual, **PLUS…**
- Signing Bonus of $100, **PLUS…**
- The $200 Up-Front Bonus with the 8 times True-Up

The following chart will demonstrate the **Potential Buyout Multiples** and the **Total Up-Front Income Potential** on this program:

| Agent's 50/50 Split Monthly Residual Samples | Up-Front Bonus with 8 Times True-Up | Signing Bonus | 8 Times Agent's Up-Front Residual Buy Out | Total Up-Front Income | Up-Front Residual Buyout Multiple |
|---|---|---|---|---|---|
| $25 | $200 | $100 | $200 | $500 | 20.0 |
| $35 | $280 | $100 | $280 | $660 | 18.9 |
| $45 | $360 | $100 | $360 | $820 | 18.2 |
| $55 | $440 | $100 | $440 | $980 | 17.8 |
| $65 | $520 | $100 | $520 | $1,140 | 17.5 |
| $75 | $600 | $100 | $600 | $1,300 | 17.3 |
| $85 | $680 | $100 | $680 | $1,460 | 17.2 |
| $95 | $760 | $100 | $760 | $1,620 | 17.1 |

### *Program payment process:*

The *8 Times Up-Front Residual Buyout* is calculated and paid as follows:

- Agent will receive a $200 advance on the 8 times residual buyout up-front the day after approval.
- After the second and third full months processing, the actual 8 times buyout will be determined utilizing the second and third month's statements and the agent's pricing.
- If the actual 8 times buyout amount is more than $200, the agent will receive the difference on or near the 10th of the month.
- If the actual 8 times buyout amount is less than $200, the agent will be charged back the difference.

### *Program requirements:*

- All calculations are based on 50/50 split program. Therefore, an agent can't sell his residual if he puts the merchant in a sort code paying a 60% or more split level.
- No new merchants
- Annual Fee required
- ETF is required
- 3 year contract required
- A $25 monthly minimum required

# Buy Rates

## Card Products

Interchange Expense and Dues and Assessments . . . . . Pass Through

## Processing Fees

| | |
|---|---|
| Global Payments | $0.039 |
| TSYS | $0.045 |
| Bin Fee | 1.5 bp |
| Monthly Service Fee | $4.95 |
| Charge Back Fee *(per item)* | $15.00 |
| Retrieval Fee *(per item)* | $2.95 |
| Voice Auth Fee | $0.95 |
| Batch Fee | $0.05 |
| T&E Transaction Fee | $0.05 |
| Pin Debit *(plus Network Fees)* | $0.025 |
| EBT *(per item)* | $0.025 |
| Monthly Minimum | $0.00 |
| Annual Fee | $10.00 |
| Wireless | $19.99 |
| On-Line Access Fee | $2.95 |
| Pin-Debit Access Fee | $0.00 |
| Discover Access Fee | $0.00 |
| Monthly MO/TO Internet Fee | $2.50 |
| Unsupported Software Calls | $20.00 |
| Micros Authorization Fee | $0.06 |
| Enhanced Chargeback System | $25.00 |
| Regulatory Fee | $0.00 |
| Address Verification Fee | $0.00 |
| PCI *(Includes $50,000 in insurance)* | $4.95 |
| PCI Scan | $7.95 |
| 90/10 Program Monthly Service Fee<br>*(Merchants with $0 to $50,000 in monthly bankcard volume)* | $14.95 |
| 90/10 Program Monthly Service Fee<br>*(Merchants with $50,001 to $100,000 in monthly bankcard volume)* | $22.95 |
| 90/10 Program Monthly Service Fee<br>*(Merchants with $100,001 to $200,000 in monthly bankcard volume)* | $29.95 |
| 90/10 Program Monthly Service Fee | *Not available on merchants exceeding $200,000 in monthly bankcard volume* |
| Application Fee | $0.00 |

# Agent Advantage: What Kind of Service Can *You* Expect Working with TriSource Solutions?

TriSource Solutions offers **all the services and scale** of a big processor, **without all the hassles** associated with working with a big processor. Many processors require volume commitments and/or transaction minimums to achieve competitive pricing. *Not with TriSource!* TriSource Solutions is designed to meet the needs of small agents as well as high growth and up-and-coming agents.

## Products and Services

We bring a wide array of products and services designed to maximize your competitive edge in the marketplace. We understand that our products and services are the key to your success in the field, and that service and support are necessary to help you get the most out of what we have to offer.

- Lifetime Vested Residuals paid on or near the 10th
- Same Day application approval and boarding
- Interchange and buy rates at pass-through
- Outstanding customer support for you and the merchant
- Cost Plus Pricing
- 3 Tier Pricing
- 4 Tier Pricing
- Accurate and Timely Monthly Settlement and Residual Reporting
- Credit & Check Card Processing
- Debit & EBT Card Processing
- Mobile Payment Solutions
- Check Services
- Wireless Solutions
- Touch Tone Processing
- Gift Cards
- Pass-Through Equipment & Leasing Programs
- Separate Check Card & Credit Card Pricing
- Merchant Funding Program

## Reporting and Support

We offer our agents 24/7 access to their agent residual statements and history online, via our TriSource Solutions Agent Portal. Our secure Agent Portal gives you immediate access to all the marketing materials, merchant applications, equipment and supply information, and all information for each of our other programs. You can also access agent related news, notifications and up-to-date interchange information.

## Statements

Your merchant statements are easy to reach, easy to manage and more importantly, easy to understand. And in most cases, they are only one page. As an added benefit, you can provide your merchants with online account access where they can review daily transaction information and view their merchant statement online.

## Customer Service and Technical Support

TriSource is sure that you will find our level of customer service and 24/7 technical support to be the absolute best in the business.

# TriSource Solutions Strategic Partners

TriSource Solutions has strategically aligned itself with partners in the industry that we feel can provide the best possible products and services for your merchants. Our focus in choosing strategic partners is based on reputation in the marketplace, quality of product and/or service, and ease of implementation.

## Apriva

Offers Next-Gen Secure Mobile Applications and devices from handheld units to wireless networks.

- Wireless point of sale terminals
- Cashless vending machine transactions
- Mobile phone at payment terminal
- Mobile wallets
- Payment processing of the web
- Many options of payment engines

## Barclay Square Leasing

A micro-ticket leasing company that specializes in financing credit card and other point of sale (POS) equipment. Barclay Square Leasing provides funding leases throughout the US and is known for dedication to outstanding customer service in order to estalish long term professional partnerships.

## ContractPal

No more paper applications to carry! ContractPal allows you to complete, sign and process your merchant applications online.

## ControlScan

ControlScan provides a robust set of tools for your merchants to use in validating their PCI compliance, including systems scans, Self Assessment Questionnaires (SAQs) and $50,000 in breach protection for your merchants.

## DCC Merchant Services USA (Dynamic Currency Conversion)

DCC Merchant Services offers multi-currency processing solutions, including Pay in Your Currency™ and Multi-Currency Pricing, powered by Planet Payment, a leading data and multi-currency credit card processor that allows merchants to capture more international sales through price localization.

## Digital Donations

Enabling small and large merchants to accept charitable donations at the Point-of-Sale.

## Global eTelecom (GETI)

A national check processing company that provides a full spectrum of services for its' business partners.

*GETI Check Services*

- Check guarantee
- Check concession
- Check 21—remote check deposit
- Checks by phone
- Check by web

*GETI Gift Card Services*

- Gift cards
- Pre-designed gift card packages
- Custom gift card packages
- A la carte card orders
- Merchant marketing material

## Global Payments, Inc.

Global Payments provides front end authorization and capture services to TriSource and our merchants. Providing a wide range of capabilities from e-commerce to the traditional wireless terminal, Global meets the needs of a large number of merchants.

## PayPal

Operates intelligent infrastructure services that enables and protects billions of interactions every day across the world's voice and data networks. Verisign provides managed security services, security consulting, strong authentication solutions, and commerce, email, and anti-phishing security services to over 3,000 enterprises and 450,000 websites worldwide.

## The Phoenix Group

The industry's largest independent equipment supplier and service provider, and the only one with distribution agreements with every major manufacturer: Lipman, VeriFone, Hypercom, Ingenico, Magtek.

## Snap Advances

Provides funding to small and medium sized businesses. Snap Advances' program provides a unique lending solution to merchants needing cash today, by lending based off of future credit card sales. Snap Advances provides TriSource Solutions with it's Merchant Lending Program in which merchants can borrow a percentage of expected credit card sales.

- Access to cash for your merchants
- Our 80% approval rate
- Funding up to 3 times the merchant's monthly receipt
- Apply in 3 minutes
- Pre-approval within 24 hours
- Cash within 10 days

## TrustCommerce

Specializes in Internet Payment Gateway services. As a VISA CISP Compliant Service Provider, TrustCommerce provides reliable, secure, fast, and cost effective virtual POS processing.

## TSYS Acquiring Solutions

As TriSource's preferred authorization services provider, you have access to all the latest and greatest terminal applications including a robust virtual terminal. TSYS supports over 500 VAR solutions serving everything from restaurants and doctor's offices, to parking and bill payment systems.