



Reliable, Low-Cost Credit Card Processing Since 1998



- State-of-the-art credit card terminal ✓
- Personal, expert customer service-24/7 ✓
- No locked-in contracts or termination fees ✓
- Lowest rates in the entire industry -guaranteed ✓
- Fast payments to your account – under 48 hours ✓



Tel: 877.865.7744 Fax: 949.272.3769 Email: sales@EXSCreditCardProcessing.com

www.EXSCreditCardProcessing.com

Turn a cell phone into a Mobile POS device!

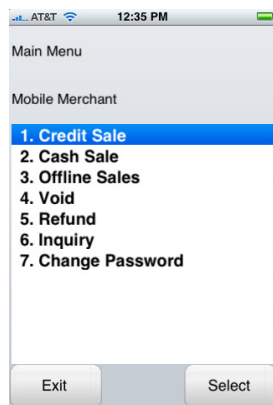


Did you know?

On average, consumers will spend over 20% more when making a purchase with a credit card. Don't lose a sale because you don't accept credit cards. EXS helps you to not only increase sales revenues, but also save \$\$ with the Lowest Rates available in the industry!

Perfect for these industries

- Gardeners - Landscapers
- Mobile Car Wash Services
- General Contractors
- HVAC & AC sales & services
- Hair & Nail Salon Stylists
- Masonry & Tile Contractors
- Carpenters & Electricians
- Mobile Pet Walking-Grooming
- Taxi, Limo or Airport services
- Direct sellers
- All Mobile business owners
- Mobile market vendors: artists, farmers, antique sellers, shopping mall kiosks, flea markets



Speed and Convenience

PAYMENT JACK delivers a 'fast' and 'convenient' way to accept credit card payments from your customers - directly from your smartphone or tablet! You can now accept all major credit cards with Payment Jack and receive your funds within 1-2 days! With features such as real-time authorization, emailed receipts and 24/7 online reporting, you can trust that your business is increasing sales at a moments notice.

Payment Jack gives you the lowest rates on credit transactions while rigorously protecting your customers personal data. Remember the big sale that got away? Never again! When you invest the time in getting a prospect to place a big order, wrap up the deal without delay by taking their credit card right then and there — using just your cell phone !

Key Benefits

- Quick activation
- No additional equipment costs
- Feature rich for the Merchant in mind:
 - Voice-to-text
 - Reverse Phone Lookup
- DES3 secure, PCI compliant

With Payment Jack you can

- Quickly process credit card orders
- Real-time authorization
- Log cash orders for reporting and receipts
- Email receipts to your customers
 - Cross channel touch point
 - Build up your customer list for future marketing efforts
- Check transaction history and reports on your phone or online.



Secure and fully compliant

Payment Jack adheres to the highest possible standards in payment security. Being PCI certified (Payment Card Industry), you can trust that your transactions are processed accordingly. All customer data is encrypted before it leaves your cell phone. No personal data is retained on your cell phone.

No additional hardware required

With Payment Jack, you can use your current Apple or Android smartphone or tablet and your current cellular wifi 'or' data plan. The service works on all iPhones, iPads and Android smartphones and tablets.

Payment Jack also includes an online web interface so you can securely process credit card transactions from your PC or Mac's desktop. Customized transactions reports are included!

Works with optional peripherals

Payment Jack works with our **FREE Payment Jack Card Reader** for the fastest, most secure transactions available. Payment Jack is compatible with most Apple & Android devices, including smartphones and tablets.

For more information:

**<http://www.EXSCreditCardProcessing.com>
1.877.865.7744**

See if your smartphone or tablet is supported:

Call EXS at 1.877.865.7744



With Payment Jack, you can use your current iPhone, iPad or Android mobile phone or tablet via wifi or your cellular data plan.

Call EXS Credit Card Processing at 1.877.865.7744 for more details. EXS provides merchants with a **FREE PAYMENT JACK CARD READER (save \$19.95!)** with **NO Setup Fees, NO Cancellation Fees** and the **Lowest Credit Card Processing Rates available - Guaranteed!** EXS also provides other **FREE Credit Card Terminal Packages** for retailers, restaurants, internet, wireless and home-based businesses!
EXS has an 'A+' Better Business Bureau Rating- Go with a company you can TRUST!



ELECTRONIC EXCHANGE SYSTEMS

Primary Sales Partner Name and Number:

Eric Pruessing (5708)

Sub Sales Partner Name and Number:

PAYMENT JACK PROCESSING APPLICATION AND AGREEMENT PAGE 1 of 2

BUSINESS INFORMATION

Business LEGAL Name:		Taxpayer Identification Number: (9 digits)	
Email Address (Required):		Business DBA (if different from legal name):	
Business Mailing Address:		Business Physical Location Address:	
City, State, ZIP:		City, State, ZIP:	
Contact: (First)	(M.I.) (Last)	Business Phone Number:	FAX Number:

OWNERSHIP / GUARANTOR INFORMATION

Owner / Partner / Officer: (First)		(M.I.) (Last)	Social Security #:
Ownership Percentage: %	Mobile Number (Required):	Home Phone Number:	Date of Birth:
Home Address:		City, State, ZIP:	

MERCHANT PROFILE

Type of Ownership: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit		Type of Business: <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Internet <input type="checkbox"/> MOTO	
Type of Goods and Services Sold:		For card not present merchants (MOTO) please provide marketing materials and web address: WWW.	
Average Ticket: \$	Maximum Ticket: \$	Average Monthly Volume: \$	Swiped / Keyed Percentage (must total 100%): Swiped Percentage % Keyed Percentage %
Have you ever processed payment cards before? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, with whom? Reason for leaving?		Have you ever been terminated by a payment processor? <input type="checkbox"/> Yes <input type="checkbox"/> No	

BANK ACCOUNT INFORMATION

Please provide a voided check	Routing Number:	Bank Account Number:
	Bank Name:	Bank Phone Number:

IMPORTANT INFORMATION

For "Member" Bank: Wells Fargo Bank, 1200 Montego, Walnut Creek, CA 94598 (925) 746-4167.	For "TMS": 21650 Oxnard Street Ste 1200 Woodland Hills, CA 91367
Important Member Bank (Acquirer) Responsibilities <ol style="list-style-type: none">1. The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant.2. The Bank must be a principal (signer) to the Merchant Agreement.3. The Bank is responsible for educating Merchants on pertinent Card Organization Rules with which Merchants must comply; but this information may be provided to you by Processor.4. The Bank is responsible for and must provide settlement funds to the Merchant.5. The Bank is responsible for all funds held in reserve.	Important Merchant Responsibilities <ol style="list-style-type: none">1. Ensure compliance with cardholder data security and storage requirements.2. Maintain fraud and chargebacks below Card Organization thresholds.3. Review and understand the terms of the Merchant Agreement.4. Comply with Card Organization rules.5. Retain a signed copy of this Disclosure Page. <p>The responsibilities above do not replace the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Bank is the ultimate authority should the merchant experience any problems.</p>

Qualified Discount Rates	Communication	Account Servicing
% Visa / MC / Discover	All Cards	Monthly Minimum
% Other:	Statement (Select both if desired)	Mobile Gateway Fee - Primary Line
Surcharge	<input type="checkbox"/> U.S. Mail Statement (\$2) <input type="checkbox"/> Online eStatement (\$0)	Mobile Gateway Fee - Additional Line
Partially Qualified		Additional Card Swipe Device
Non-Qualified		

Visa FANF & MasterCard ALF fees based on business type and volume processed.

SIGN
HERE

X

Signature, Principal or Corporate Officer

Date

PAYMENT JACK PROCESSING APPLICATION AND AGREEMENT PAGE 2 of 2

PRIMARY MOBILE DEVICE INFORMATION

Phone Number:	Type and Model:	Mobile Carrier:	
Contact Name:	Contact Email Address:	Contact's Last 6 of SSN:	Contact's Date of Birth:




ADDITIONAL MOBILE DEVICE INFORMATION

Phone Number:	Type and Model:	Mobile Carrier:	
Contact Name:	Contact Email Address:	Contact's Last 6 of SSN:	Contact's Date of Birth:

CARDS TO BE ACCEPTED

Debit Service	Check all that you DO NOT want to accept: <input type="checkbox"/> Visa Check <input type="checkbox"/> Debit MasterCard
American Express	<input type="checkbox"/> New Setup <input type="checkbox"/> Existing Account # _____ (10 digits) By signing this application I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete, and accurate. I authorize American Express Travel Related Services Company, Inc. ("American Express") to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the entity above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I understand that upon American Express' approval of the entity indicated above to accept the American Express Card, the terms and conditions for American Express Card Acceptance ("Terms and Conditions") will be sent to such entity along with a Welcome Letter. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Terms and Conditions.

DISCLOSURE SECTION

 http://usa.visa.com/merchants/operations/op_regulations.html	 http://www.mastercard.com/us/merchant/support/rules.html	 http://www.discovernetwork.com/merchants/
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REQUIRED SIGNATURES

All information contained in this application was completed, supplied and/or reviewed by the undersigned Merchant, and all information provided herein is true, complete, and accurate. Total Merchant Services, Inc. ("TMS") and Wells Fargo Bank (the "Member Bank" and, collectively with TMS, the "Servicers") shall not be responsible for any change in printed terms unless specially agreed to in writing by an officer of each Servicer. By signing below you are agreeing to the provisions stated within this merchant application, and have acknowledged receipt and have read the Merchant Credit Card Processing Agreement (the "Merchant Agreement"). Those provisions must be read before signing. By signing below you agree to the terms and conditions contained in the merchant application and the Merchant Agreement. The indicated officers below have the authorization to execute the Merchant Agreement on behalf of the here within named business. MERCHANT UNDERSTANDS THAT THE MERCHANT AGREEMENT WILL NOT TAKE EFFECT UNTIL MERCHANT HAS BEEN APPROVED BY SERVICERS AND A MERCHANT NUMBER HAS BEEN ISSUED. Merchant authorizes Servicers to present Automated Clearing House credits, Automated Clearing House debits, wire transfers, or depository transfer checks to and from the following account and to and from any other account for which the Servicers are authorized to perform such functions under the Merchant Agreement, for the purposes set forth in the Merchant Agreement. This authorization extends to the entire amount in said account from time to time, and includes without limitation amounts due to and/or owed by Merchant under the Merchant Agreement, lease, rental, or purchase agreements for POS (Point of Sale) terminals and accompanying equipment and check guarantee fees and amounts due for supplies and materials. The Automated Clearing House authorization cannot be revoked until all Merchant obligations under the Merchant Agreement are satisfied, and Merchant gives Servicers written notice of revocation. An investigative or credit report may be made in connection with the application. Merchant authorizes Servicers and/or any of their agents to investigate the references provided or any other statements or data obtained from Merchant, or from any credit or financial investigative agencies. Merchant has a right, upon written request, to a complete and accurate disclosure of the nature and scope of the investigation requested. A complete copy of your Merchant Agreement can be obtained at the following URL: <http://www.merchantsupport.info/disclosure/EXS.html>

IN ORDER TO DISPUTE ANY CHARGE OR FUNDING, MERCHANT MUST NOTIFY SERVICERS IN WRITING WITHIN 30 DAYS OF THE DATE OF THE STATEMENT WHERE SUCH CHARGE OR FUNDING APPEARS OR SHOULD HAVE APPEARED. THE LIABILITY OF SERVICERS IS LIMITED UNDER THE MERCHANT AGREEMENT. THE MERCHANT AGREEMENT CONTAINS MANDATORY PROCEDURES FOR RESOLVING DISPUTES. ARBITRATION IS REQUIRED IN ALL BUT CERTAIN LIMITED CIRCUMSTANCES, AND PURSUING CLAIMS ON A CLASS-WIDE BASIS IS PROHIBITED. Please review the Merchant Agreement for further details.

SIGN HERE	X	Signature Principal or Corporate Officer	Print Name	Date
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SIGN HERE	Signature Principal or Corporate Officer	Print Name	Date
	(Stamped signatures not accepted)		

As a primary inducement to Servicers to enter into the Merchant Agreement, the undersigned Guarantor(s), by signing below, jointly and severally, unconditionally and irrevocably, personally guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to Servicers under the Merchant Agreement or any other agreement currently in effect or in the future entered into between Merchant or its principals and Servicers, as such agreements now exist or are amended from time to time, with or without notice. Guarantor(s) understands further that Servicers may proceed directly against Guarantor(s) without first exhausting their remedies against any other person or entity responsible to them or any security held by Servicers or Merchant. This guarantee will not be discharged or affected by the death of the undersigned, will bind all heirs, administrators, representatives and assigns and may be enforced by or for the benefit of any successor of Servicers. Guarantor(s) understand that the inducement to Servicers to enter into the Merchant Agreement is consideration for this guaranty, and that this guaranty remains in full force and effect even if Guarantor(s) receive no additional benefit from this guaranty. An investigative or credit report of Guarantor(s) may be made in connection with this application. Guarantor(s) authorize Servicers and/or any of their agents or designees to investigate the references provided or any other statements or data obtained from Guarantor(s), or from any credit or financial investigative agencies. Guarantor(s) have a right, upon written request, to a complete and accurate disclosure of the nature and scope of the investigation requested.

SIGN HERE	X	Signature, an Individual	Print Name	Date
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SIGN HERE	Signature, an Individual	Print Name	Date
	(Stamped signatures not accepted)		

Internal Use Only

Placement / Rental Plan	<input type="checkbox"/> 100 UF <input type="checkbox"/> WUF	Reprogram / Software Plan	<input type="checkbox"/> 100 UF <input type="checkbox"/> WUF <input type="checkbox"/> 70 / 30 <input type="checkbox"/> NL
Signed for Total Merchant Services:	Print Name:	Title:	Date:
Signed for Global Direct / Member:	Print Name:	Member Name: Wells Fargo Bank, National Assoc.	Date: