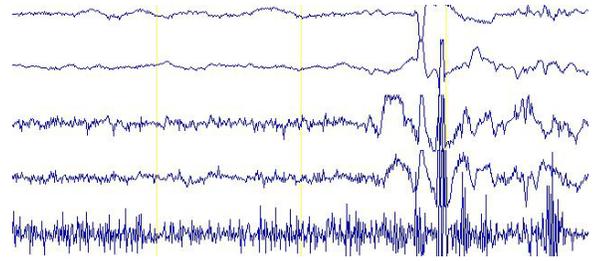


The Processor's Polygraph



****Answer all stated (**) questions and sign before a meeting will be considered.**

**** Client Information**

Business Name:

Contact:

Phone:

Email:

**** Credit Card Processor Information**

Company :

Sales Rep :

Title:

Length of time
with company

Direct Phone:

Email:

**** Customer Service**

Do you provide
local service?

Yes
No

Do you offer continuing education

Yes

If Yes,
Check all that
apply:

PCI Compliance
P.O.S over authorizations
Truncation requirements

PA DSS Compliance
FACTA requirements
Upcoming Mandates

**** Technical Support**

Check all that
apply:

24/7 live help
desk
Sales rep direct/
cell
Field Technician

Is your call center
Outsourced?

Yes

- * What are the hours for live support?
 - * If there is an issue settling the daily transactions, can you recover my transactions remotely?
- Yes
-

Pricing (we only consider Interchange Plus proposals)

Please supply a definitive fee and discount per item (DPI) for the following:

- * Swiped Cards
- * Maintenance Fees
- * Transaction Fees
- * IRS Regulatory Fee
- * Signature Cards
- * Check /Debit Signature -based cards
- * PCI / Security Fee
- * Statement Fee
- * Other Fees
- * Compliance Fees
- * Key-entered Cards
- * Rewards 1
- * Rewards 2
- * Small Ticket Debit
- * Corporate Cards
- * Annual Fee
- * Installation Fee

*If Interchange Plus Pricing is used, please attach a copy of the most recent interchange tables.

* Please attach Proposal

What would my monthly savings be

Please disclose your profit margin

** How long are my rates guaranteed not to change?

** How long is your contract?

** What is your cancellation fee?

** What is your funding timeline

** Will you refund the interchange fees on refunds

Yes
No

** When do you debit your fees?

Daily
Monthly
Both

** Do I have a choice?

Yes
No

** Do you charge a

retrieval fee
chargeback fee

** If yes, what are the fees

** Will I need to lease or purchase new equipment?

** If yes, who backs up the warranty?

** Do you have an online portal?

** What is the monthly fee for this service?

** Explain how my business will benefit from the Durbin Amendment of 2011

** Please describe your chargeback processes

** Please describe your arbitration process

** How does your company handle rate increases and decreases from V/MC/Disc/Am Ex?

Please attach the following

document detailing your rate increases and decreases over the past two years. **

sample copies of two consecutive monthly statements based on my SIC code

five local merchant references including contact information for each **

your proposal as well as the complete terms and conditions of your merchant agreement

* After review of this questionnaire, our company will research your organization on Ripoff Report, Merchant Maverick and the Better Business Bureau, Yelp etc. *

My signature below confirms I have disclosed all fees and guarantee the accuracy of the competitive proposal I have submitted on behalf of my organization

* Printed Name

**Signature

*Date