


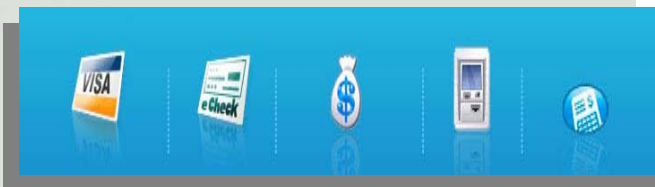
Key Benefits of Merchant Mall

Items	 Merchant Mall MERCHANT BUSINESS SOLUTIONS	Other credit card processing companies
VISA / MC Funding Times	Next Day Funding*	24-72 Hours
Setup Fees	NONE	\$200-\$500 average
American Express	Next Day Funding*	3-7 business days
Re-programming fee	none	\$200+
Termination fee	NONE	\$250-\$500 average
Assigned Account Execs	Assigned Account Executives w/ buddy system backup Account Executive as well	NONE; Other companies sign customers up and tell them to call the toll free number to resolve issues
Merchant training Programs	Continuous training programs for merchants, including how to save money and prevent chargebacks	Minimal if any
Relationship Management	Extensive	NONE
Hidden Fees	NONE	MANY



CALL ERIC PARROTT
TOLL FREE
800-380-8528
ext. 880

We offer payment solutions for



Credit card processing Check processing Billing Software / Systems ATM Solutions Payment services

Merchant Mall is a registered ISO/MSP of Wells Fargo Bank, N. A., Walnut Creek, CA



Merchant Services Program
Get Your Money in **24 Hours**



PRODUCTS AND SERVICES

Credit Cards

Merchant Mall provides a full line of products to meet all your credit card processing needs. Our extensive line of hardware and software solutions are provided to you at the best prices. **Next Day Funding Visa/MC/Discover and now American Express** is one of our many competitive advantages that every merchant should receive to increase their daily cash flow.

Cash Advance Program

Cash is difficult to obtain during tough economic times. Merchant Mall has a product that can provide you with working capital without the difficulty associated with traditional bank loans and factors

It is simple to qualify for A Merchant Cash Advance:

- ▶ Tell us how long you have been in business.
- ▶ Demonstrate a minimum monthly credit card volume of \$3,000.00
- ▶ Meet a few other qualifying criteria.

The benefits are:

- ▶ No fixed payments
- ▶ No fixed timeframe
- ▶ No Collateral
- ▶ Funding as quick as 7 business days

Gift Cards

Let us show you how easy it is to have your own gift card program and begin selling in as little as 72 hours! Start making money today with our turn-key gift card program. We give you everything you need to get started! Design your very own custom card or select a semi-custom design personalized with your company name.

ATM Solutions

Merchant Mall is a provider of end-to-end ATM services. Our suite of services for ATM deployers includes:

- ▶ Armored Cash replenishment
- ▶ ATM maintenance
- ▶ ATM sales
- ▶ ATM outsourcing
- ▶ ATM installation

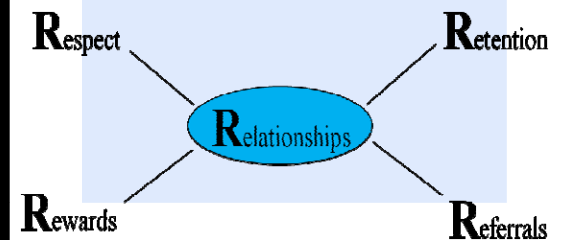
Check Warranty

With most TeleCheck® payment solutions, merchants have the option to select either a verification or warranty service in accepting a customer's check. The check verification service helps merchants expedite the processing and handling of checks and reduce fraud. The warranty service gives merchants more flexibility and an increased level of protection. With the warranty service, TeleCheck manages the entire check collections process, helping you streamline operations and giving you more time to focus on your customers.



Our Philosophy

Merchant Mall's philosophy is to provide the best customer service possible to our clients. There are the 5Rs that are very important in the way Merchant Mall operates. The 5Rs are Respect, Retention, Rewards, Referrals that generate the 5th R— Relationships.



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www.merchantmallusa.com