

Financing up to \$5,000 on your Customer's Checking Account

3, 6, or 12 Month Payment Plans



**Turn lost sales into money in the bank!
Receive your funds in 3 business days.**

PAY Approved Merchants

Helping the economy one business at a time

Automotive Repair / Tire Sales

- ✓ Auto Body
- ✓ Brakes
- ✓ Tires
- ✓ Transmission Repair
- ✓ Tune Ups
- ✓ Anything Associated with new car dealers including their used car department

Home Improvement

- ✓ Carpeting / Flooring / Tile
- ✓ Kitchen & Bath
- ✓ Plumbing / Heat / AC /Electrical
- ✓ Roofing
- ✓ Painting
- ✓ Draperies
- ✓ Landscaping
- ✓ Home Exercise Equipment

Home Purchases

- ✓ Appliances
- ✓ Furniture
- ✓ Bedding / Mattress Purchase
- ✓ Plus anything else to do with a homeowner

Medical & Emergency Situations

- ✓ Medical Doctor
- ✓ Dentist
- ✓ Veterinarians
- ✓ Funeral Homes
- ✓ Other Emergency Situations

Professional Services

- ✓ Lawyers
- ✓ CPA/s

Other Approved Merchants

- ✓ Sporting Goods & Associated Products
- ✓ Water Ski Supplies
- ✓ Guns & Ammo
- ✓ Pet Stores



⇒ **PAY** Allows You To

Capture a large and growing market



60% of consumers have no credit, impaired credit or are maxed out!

- Allow your customers to make a purchase now
- Increased Sales, Profits & Cash Flow
- No Risk After the Sale
- Offer & Advertise Flexible Payment Plans
- Up Selling Opportunities
- More Store Traffic
- Build Customer Loyalty and Repeat Business
- Pass all or a portion of the fees on to your customer




How It Works

Merchant calls toll free and provides the following information

- Name & Address
- SSN#
- Date of Birth
- Drivers License #
- Employment Info
- Phone #
- Routing #
- Accounting #
- Amount of Check
- Check #



Upon Approval

- Merchant fills out  security agreement and customer signs
- Customer writes check for 25% of the total invoice amount
- Merchant completes transaction by imaging check and  security agreement through the terminal
- Customer's bank account is debited the amounts detailed on the  security agreement

Merchant is funded in 3 business days

H4PAY 3 Month Calculator

H4PAY ADVANTAGE New Query SPS Home

MERCHANT ENTRY

MERCHANT ID

THE DESIRED TERM (EITHER 3, 6, OR 12 MONTHS)

THE CASH SALES PRICE (BEFORE ADDING A FEE)

NOTE: THE MERCHANT ID ABOVE IS TO BE USED FOR THE TERM ENTERED.

CALCULATION RESULT

THE PROCESSING FEE

THE FINAL TOTAL SALES PRICE

CUSTOMER DETAILS CONFIRMATION

THE DOWN PAYMENT AMOUNT

EACH MONTHLY DEBIT AMOUNT

OF MONTHLY DEBITS

TOTAL OF ALL MONTHLY DEBIT AMOUNTS


THE FINAL TOTAL SALES PRICE

MERCHANT SETTLEMENT

THE MERCHANT SETTLEMENT AMOUNT

Important note: Adding a fee to the cash sales price may, depending on the state, constitute the equivalent of a finance charge. Please ensure regulatory compliance by checking with your governing authority.

SPAY 6 Month Calculator

New QuerySPS Home

MERCHANT ENTRY

ZYY03	MERCHANT ID
6	THE DESIRED TERM (EITHER 3, 6, OR 12 MONTHS)
\$ 1,000.00	THE CASH SALES PRICE (BEFORE ADDING A FEE)

NOTE: THE MERCHANT ID ABOVE IS TO BE USED FOR THE TERM ENTERED.

CALCULATION RESULT

\$ 259.28	THE PROCESSING FEE
\$ 1,259.28	THE FINAL TOTAL SALES PRICE

CUSTOMER DETAILS CONFIRMATION


\$ 314.82	THE DOWN PAYMENT AMOUNT
\$ 157.41	EACH MONTHLY DEBIT AMOUNT
6	# OF MONTHLY DEBITS
\$ 944.46	TOTAL OF ALL MONTHLY DEBIT AMOUNTS
\$ 1,259.28	THE FINAL TOTAL SALES PRICE

MERCHANT SETTLEMENT

\$ 1,000.00	THE MERCHANT SETTLEMENT AMOUNT
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Important note: Adding a fee to the cash sales price may, depending on the state, constitute the equivalent of a finance charge. Please ensure regulatory compliance by checking with your governing authority.

SPAY 12 Month Calculator

New QuerySPS Home

MERCHANT ENTRY

<input type="text" value="ZYY04"/>	MERCHANT ID
<input type="text" value="12"/>	THE DESIRED TERM (EITHER 3, 6, OR 12 MONTHS)
<input type="text" value="\$ 1,000.00"/>	THE CASH SALES PRICE (BEFORE ADDING A FEE)

NOTE: THE MERCHANT ID ABOVE IS TO BE USED FOR THE TERM ENTERED.

CALCULATION RESULT

<input type="text" value="\$ 503.77"/>	THE PROCESSING FEE
<input type="text" value="\$ 1,503.77"/>	THE FINAL TOTAL SALES PRICE

CUSTOMER DETAILS CONFIRMATION

<input type="text" value="\$ 375.94"/>	THE DOWN PAYMENT AMOUNT
<input type="text" value="\$ 93.98"/>	EACH MONTHLY DEBIT AMOUNT
<input type="text" value="12"/>	# OF MONTHLY DEBITS
<input type="text" value="\$ 1,127.76"/>	TOTAL OF ALL MONTHLY DEBIT AMOUNTS
<input type="text" value="\$ 1,503.77"/>	THE FINAL TOTAL SALES PRICE

MERCHANT SETTLEMENT

<input type="text" value="\$ 1,000.00"/>	THE MERCHANT SETTLEMENT AMOUNT
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Important note: Adding a fee to the cash sales price may, depending on the state, constitute the equivalent of a finance charge. Please ensure regulatory compliance by checking with your governing authority.

Sample Security Agreement

ADVANTAGE SECURITY AGREEMENT

Merchant Business Name: Sports Stars Inc

The undersigned Purchaser ("Purchaser") and service provider ("Merchant") agree as follows:

1. All information contained in this Security Agreement ("Agreement") is true and correct. Purchaser agrees that Merchant may request authorization from Secure Payment Systems, Inc. ("SPS") for the entire value of the transaction which is comprised of a down payment check and subsequent electronic debits or drafts equal to the number of months over which the Purchaser is electing to defer the purchase, and understands that if authorized, SPS may be obligated to reimburse Merchant in the event the payments are not honored by Purchaser's financial institution when presented. Merchant acknowledges receipt of the check listed below from Purchaser. Purchaser approves of SPS obtaining and considering Purchaser's personal credit information for the purpose of making authorization decisions. Merchant and Purchaser agree that in the event this transaction is for the down payment of a new or used motor vehicle from a new car, RV, motorcycle, or boat dealer that sells both new and used vehicles, then such transaction shall not exceed 25% of the retail value of such vehicle/vessel. Purchaser may not execute an additional EZPAY Agreement during any period when an existing contract is not yet paid in full. Purchaser and Merchant stipulate that this transaction complies with applicable U.S. laws, and does not violate any prohibitions enforced by the Office of Foreign Assets Control ("OFAC").

9750

Check #	Check Amount	Check Date	Deposit Date
321	\$ 290.58	02/01/14	Immediate
Each Debit Amt	\$ 290.58	# of Debits: 3	
Total All Debits	\$ 871.74	* 30 day deposit intervals may vary by 1-2 days	
Grand Total	\$ 1162.32	Term: 3 mo <input checked="" type="checkbox"/>	6 mo <input type="checkbox"/> 12 mo <input type="checkbox"/>

2. Purchaser represents, warrants, and guarantees that the above down payment and electronic debits/drafts will be honored and paid by Purchaser's financial institution when presented. Purchaser agrees to pay SPS the face amount of any check, debit, or draft not honored by Purchaser's financial institution along with a service charge of twenty-five dollars (\$25.00) or the maximum allowed by state law, plus interest, penalties, collection costs, and reasonable attorney's fees.

3. SPS is an intended beneficiary of this Agreement, and the parties agree that this Agreement shall be governed by the laws of the State of Nevada. Venue for any action arising out of this Agreement to which SPS is a party shall be in a state court of competent jurisdiction in Clark County, Nevada.

4. **Specific Payment and ACH Authorization:** Purchaser authorizes and agrees that (a) SPS may, on behalf of Merchant, deposit the down payment check immediately as an electronic image or, in the absence of a qualified image, as an electronic ACH debit, and (b) all remaining electronic ACH debits or drafts originated by SPS on behalf of Merchant shall each be of the equivalent amount shown above to cover the balance due for the term selected, and (c) each debit (or draft in lieu of a debit) shall be electronically processed in 30 day intervals after the purchase date shown below, and (d) each debit, unless otherwise requested by Purchaser in writing, shall be initiated against the depository account shown below so as to coincide with the down payment check, and (e) **this debit authorization will remain in full force and effect unless and until Purchaser notifies SPS in writing at PO Box 261149, San Diego, CA 92196 of its desire to revoke such ACH debit authorization and provide alternate payment terms and, (f) SPS requires at least three business days prior written notice in order to act upon such notice.**

Purchaser Printed Name: John Smith
 Purchaser Signature: J Smith signature
 Today's Date: 02 / 01 / 14 (mm / dd / yy)

Bk Routing # 123456789 Acct # 01234560001
 Purchaser Address (no PO Box) 123 Main Street
 City Tampa State FL Zip 33578
 Social Security Number (Last 4 Digits) 1234 Birth Date 01 / 31 / 65
 Email Address: jsmith123@gmail.com
 DL / State ID # S20083544-1 State of Issue FL
 Home Ph: 813 - 555 - 1234 Work Ph: 813 - 555 - 1111
 Cell Ph #: 813 - 555 - 7890 Monthly Income \$ 2000.00
 Employer Business Name: Acme Inc Yrs Employed: 4

Merchant Representative Printed Name : Susan Jones
 Merchant Signature: Susan Jones Signature

white copy is merchant copy / yellow copy is customer copy

For ISO use only - NOT for merchant use in terminal

Merchant Completes

Consumer Completes

Consumer Completes

Merchant Completes

EZPAY Equipment Options



Verifone and RDM



PrimeTrex One



EZPAY Tablet



Fax

Sample Receipts

3 Month

6 Month

12 Month

SPORTS STARS INC.
123 MAIN STREET
ANAHEIM CA 92806
(657) 555-1324

02/17/14 14:58 AM

EZPAY_Advantage

Terminal: ZXX98
Batch: 904990829
Routing: 122900247
Account: XXXXXX889
Check #: 6057
Item # 9789900499

Down Payment Amount: \$ 290.58

PLUS:
Each ACH Debit \$ 290.58
ACH Debits: X 3

Total All Debits: \$ 871.74

GRAND TOTAL \$ 1,162.32

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEMS FAILS TO CLEAR WHEN PRESENTED TO CUSTOMERS'S BANK PURSUANT TO THIS TRANSACTION.

THANK YOU!
PLEASE COME AGAIN!

www.securepaymentsystems.com
888-313-7842

Customer Copy

SPORTS STARS INC.
123 MAIN STREET
ANAHEIM CA 92806
(657) 555-1324

02/17/14 14:58 AM

EZPAY_Advantage

Terminal: ZXX98
Batch: 904990829
Routing: 122900247
Account: XXXXXX889
Check #: 6057
Item # 9789900499

Down Payment Amount: \$ 314.82

PLUS:
Each ACH Debit \$ 157.41
ACH Debits: X 6

Total All Debits: \$ 944.46

GRAND TOTAL \$ 1,259.28

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEMS FAILS TO CLEAR WHEN PRESENTED TO CUSTOMERS'S BANK PURSUANT TO THIS TRANSACTION.

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EZPAY_Advantage

Terminal: ZXX98
Batch: 904990829
Routing: 122900247
Account: XXXXXX889
Check #: 6057
Item # 9789900499

Down Payment Amount: \$ 375.94

PLUS:
Each ACH Debit \$ 93.99
ACH Debits: X 12

Total All Debits: \$ 1,127.83

GRAND TOTAL \$ 1,503.77

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEMS FAILS TO CLEAR WHEN PRESENTED TO CUSTOMERS'S BANK PURSUANT TO THIS TRANSACTION.

THANK YOU!
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888-313-7842

Customer Copy

Calculate Your Return on Investment

New Customers and Upsell Opportunities

One New Sale	Weekly	Month Total	Annual Total
	\$750	\$3,000	\$36,000
	\$1,000	\$4,000	\$48,000
	\$2,000	\$8,000	\$96,000
	\$3,000	\$12,000	\$144,000

One New Sale	Bi-Weekly	Month Total	Annual Total
	\$750	\$1,500	\$18,000
	\$1,000	\$2,000	\$24,000
	\$2,000	\$4,000	\$48,000
	\$3,000	\$6,000	\$72,000

One New Sale	Monthly	Month Total	Annual Total
	\$750	\$750	\$9,000
	\$1,000	\$1,000	\$12,000
	\$2,000	\$2,000	\$24,000
	\$3,000	\$3,000	\$36,000

One New Sale	Bi-Monthly	Month Total	Annual Total
	\$750	\$375	\$4,500
	\$1,000	\$500	\$6,000
	\$2,000	\$1,000	\$12,000
	\$3,000	\$1,500	\$18,000

PAY Program Cost

Setup & Annual Fee	\$ 195
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Monthly Minimum (one approved transaction)	\$ 0
Monthly Minimum (no approved transactions)	\$ 50

Getting Started

Choose the Transaction Limit Best for Your Business

\$1000 - \$2000 - \$3000 - \$4000 - \$5000

Complete  Agreement

SPS Underwriting Completed within 2 Business Days

Upon Approval POS Imager and Welcome Kit is Shipped

Schedule a 15 Minute Call with Our Training Specialist

SPAY Counter / Tent Samples

Non-Retail

SPAY ADVANTAGE

Need assistance with an unexpected expense?

Don't drain your bank account! Defer your payments over 3, 6, or 12 months using only your Checking Account...

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

GENRETAIL2014-001

Automotive / Repair

SPAY ADVANTAGE

Don't drain your bank account! Defer your payments over 3, 6, or 12 months using only your Checking Account...

- Is the cost of your repair more than you anticipated?
- Why delay a purchase of parts or accessories that you can buy today?
- Ask a salesperson how to take advantage of this program!

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

REPAIR2014-001

Health Care

SPAY ADVANTAGE

Medical / Dental Emergencies

Don't drain your bank account! Defer your payments over 3, 6, or 12 months using only your Checking Account...

- Is the cost of your deductible or non-insured expense more than anticipated?
- Need a procedure that cannot be postponed?
- Ask the front desk personnel how to take advantage of this program!

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

HEALTHCARE2014-001

Veterinarian

SPAY ADVANTAGE

Don't drain your bank account! Defer your payments over 3, 6, or 12 months using only your Checking Account...

- Need assistance to spread out your payments?
- Does your best friend need an unplanned emergency procedure?
- Ask the front desk personnel how to take advantage of this program!

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

VET2014-001

Retail

SPAY ADVANTAGE

Don't drain your bank account! Defer your payments over 3, 6, or 12 months using only your Checking Account...

- Want to purchase something additional that you hadn't planned on?
- Unprepared for that emergency purchase?
- Ask a salesperson how to take advantage of this program!

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

PURCHASE2014-001