

MONEX_{group} Preferred Pricing Program for Members of Alberta Chambers of Commerce



www.monexgroup.com

Canada's #1 Customised Payment Solutions Partner

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Canada's Best

An Established Card Payment Solutions Partner

- > Canadian owned and operated, privately held
- > Fastest growing company in the industry, successfully operating since 2001
- > One of the top private providers of POS and ATM terminals in Canada
- > Processing over 40 million transactions and in excess of \$1 billion in annual sales volume for our clients

Why MONEX

- > Strong partnership offer ongoing competitive pricing
- > A single point of contact for accepting Visa, Mastercard, Amex and Interact payment
- > Online reporting
- > Deposit flexibility
- > 24/7/365 Technical support
- > Gift card program
- > Lifetime Warranty

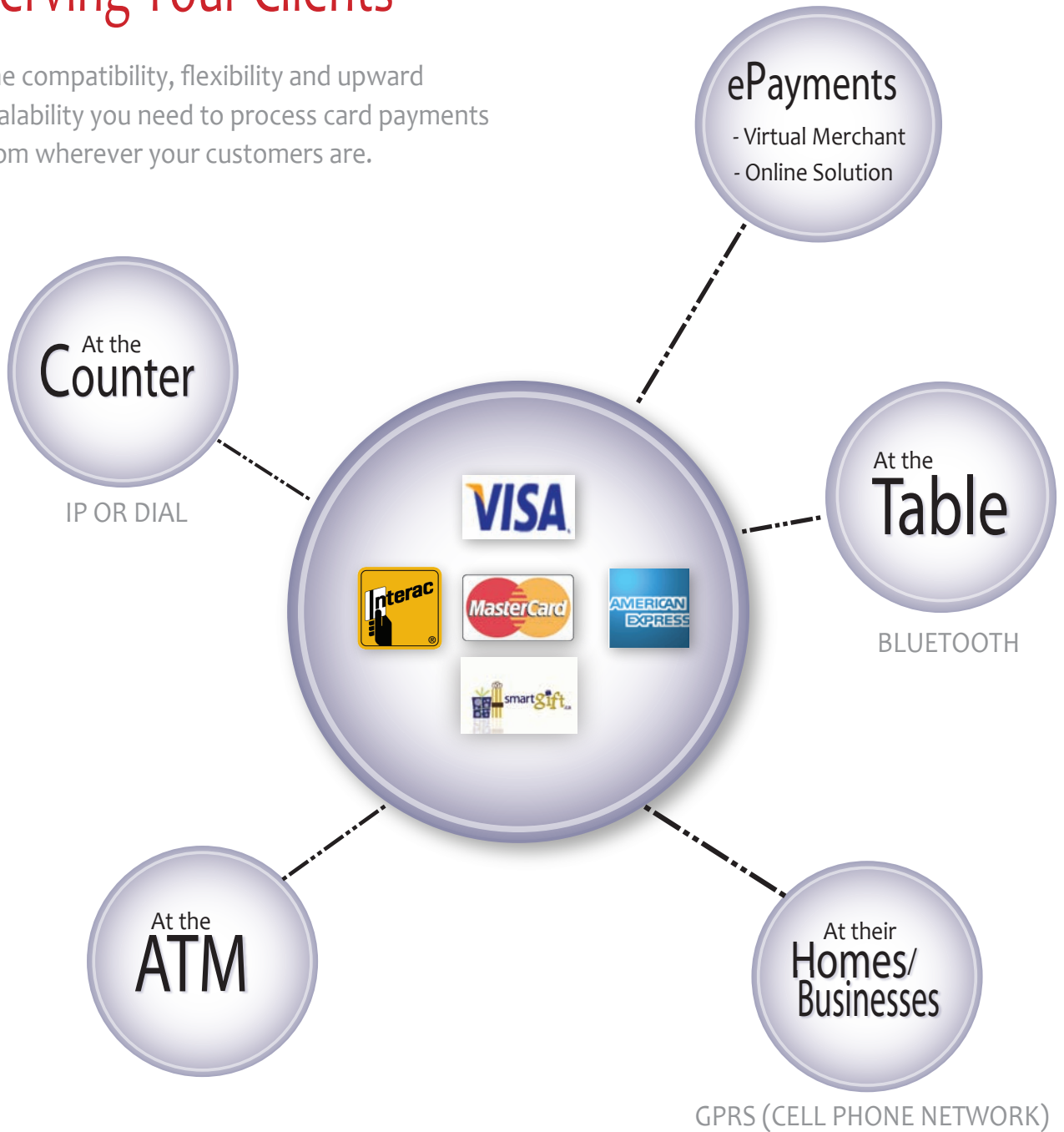
Your customers demand fast service & convenience. MONEX*group* provides solutions to give you the competitive advantage you need, at a lower cost.



YOUR CUSTOMERS

Serving Your Clients

The compatibility, flexibility and upward scalability you need to process card payments from wherever your customers are.



MONEX Local Team will:

- > Respond to all calls within 2 hours
- > Visit customers within 24 hours or as is convenient for customers
- > Advise of all fees and related costs for terminal and processing
- > Install, set-up and activate / commission the terminals
- > Act on behalf of customer as is required to ensure issue resolution
- > Review customer's operation and needs, then provide solution options to customer with advice on advantages and benefits



Offer Your Customers the Flexibility of
their Preferred Payment Method

Peace of Mind

- > Dual service machines enable lower cost transactions
- > 100% uptime for your business
- > IP Machines provide 3-second transaction times
- > On-line Reports
- > Lifetime warranty
- > 24/7 Multi-lingual Customer Service
- > Hardware meets 2015 Interac® Requirements
- > Switch from IP to Dial in one easy phone call



The 5100 is an advanced, powerful, secure and flexible payment terminal that provides a single solution for electronic transaction acceptance to meet your customer's needs. The 5100 was designed for fast transaction acceptance with a 15 lines per second thermal printer, high speed modem, and powerful 32-bit processor. A simple keypad and large bright backlit display with 3 screen addressable keys make it very easy to use. The unit can be configured to both IP and Dial-up mode. This model is CHIP and PIN compliant for new industry requirements, due in 2010 and 2015.



AT THE COUNTER



Offer Your Customers the Flexibility of their Preferred Payment Method

Service on-the-Go

- > Long range wireless machines enable you to accept payment at time of delivery, regardless of where your customers are!
- > Enable revenue streams for debit surcharge as well as airtime surcharges on credit card transactions
- > Successfully operating in Canada's largest taxi service, a large Ontario-wide Pizza chain and towing services across Canada.
- > Reduce credit card transaction costs by: (1) Making debit payment more available (2) eliminating hand-keyed / paper transactions that carry a higher cost than swiped transactions
- > Eliminate costs due to customer's returned cheques by having immediate payment approval through the debit or credit network
- > On-line Reports
- > Lifetime warranty
- > 24/7 Multi-lingual Customer Service
- > Hardware meets 2015 Interac® Requirements



The i7910 provides fast processing with superior transmission security. Its ergonomic, compact design and light weight provide day-to-day convenience, robustness and comfort for mobile merchants, such as taxi service providers. With its large backlit display, fast and easy loading printing, long magnetic stripe reader and intelligent Li Ion battery, performance is at the heart of i7910.



Offer Your Customers the Flexibility of
their Preferred Payment Method

Pay@Table

Convert Credit Card Transactions to Debit and Save!

- > Dual service machine enables lower cost transactions and 100% uptime for your business
- > Link up to 7 terminals to 1 smart-base
- > Lower rates with IP and Back up with Dial
- > Greater security for customer identity
- > Easier check-out for wait staff
- > 3 second transaction time
- > On-line Reports
- > Lifetime warranty
- > 24/7 Bilingual Customer Service
- > Hardware meets 2015 Interac® Requirements



The i7780 is a high-speed enabled portable transaction terminal capable of serving a range of up to 300 plus metres (1000 ft.). Up to 7 terminals can operate simultaneously using one communications base, to accept debit, credit and smart card payments at the table, counter or wherever else it may be convenient to serve the customer. Built-in thermal printer, PIN security and a multi-app platform are perfect for the hospitality organization wishing to speed customer service while adding versatility to their product offerings. Card payments, gift card acceptance, loyalty, prepaid services and more have never been easier to implement than with the i7780.



AT THE TABLE



Offer Your Customers the Flexibility of their Preferred Payment Method

Virtual Merchant

Turn your PC into a POS Terminal

Now if you have a PC, you can take credit payments - quickly and securely, anywhere, anytime - without a major investment of money or effort. Virtual Merchant is a complete hosted payment solution that instantly transforms your PCs into “virtual” payment terminals, accepting all credit cards. Virtual Merchant is designed to accommodate organizations of any size in any business segment and process transactions in physical face-to-face, mail order/ telephone order, or e-commerce environments.



Single Source, Online Payment Solution

- | | |
|---------------------------------------|--|
| Credit Card Processing | Supports processing for all major types of Credit Cards. |
| Superior Transaction Speeds | Uses the Internet to deliver superior transaction response times. |
| Multi-Entry Transactions | The Multi-Entry Transaction option allows you to key in multiple transactions and submit them together for authorization. |
| Multi-Merchant Processing | Supports multiple merchant accounts. |
| Address Verification (AVS) Processing | Used to comply with Visa and MasterCard direct marketing requirements and to minimize fraudulent Internet and mail order/telephone order transactions. |
| Peripheral Printing Capable | The program supports receipt printing to peripheral printers. Receipts support card account truncation on consumer receipts. |
| Custom Decline Messages | This option allows you to customize “non-approved” authorization responses for consumer initiated transactions. |

VIRTUAL MERCHANT



Offer Your Customers the Flexibility of
their Preferred Payment Method

e-Payment

Enable Online Payments from Your Website

Accept Credit Cards Online

Credit Card Processing ...

Supports processing for all major types of Credit Cards.

Superior Transaction Speeds...

Uses the Internet to deliver superior transaction response times.



Advantages for Your Business

Save Time and Hassle ...

One easy application gets you all major credit cards.

Get to Market Faster...

Easy integration and no software to install means you can be accepting on-line orders quickly.

No "Membership" Required ...

Services such as PayPal require your customer to become a "member" before they can buy from you. This can be a deterrent for some customers resulting in lost sales.

Worry Free...

Rest assured that your customers data is secure removing the burden and expense from you.

Reduce Risk ...

Merchants experience the lowest charge-back rate on the Internet. This represents hundreds or even thousands of dollars of risk prevention for your business.



**“Gift Cards Are Here to Stay...
retailers should take them
more seriously!”**

J.C. Williams Group. 2004.



Gift Cards

Features

The MONEXgroup Gift Card program is a proprietary solution designed to fit the needs of your business. It offers generic or customized card designs and options to either reloadable or single-use cards with flexible loading limits.

We offer the following premium package:

- Any POS terminal ordered, will be shipped Free-of-charge with:
 - Our proprietary gift card software pre-loaded
 - 25 Gift Cards, personalized with your business name and address
 - 25 Gift Card holders
 - Counter top Display Holder
 - Window Signage for Marketing of your Gift Cards

Benefits

Studies have shown that retailers that have switched from Gift Certificates to Gift Cards have increased sales from 50 to 100%. (J.C. Williams Group. 2004.)

Gift Cards have no cash value until activated by your staff at the time of purchase, so the risk of fraud or theft is negligible.

Improve Your Business's Image and Brand

Gift Cards are attractive and progressive. They make a very positive statement about your company and its commitment to customer service.

What Are The Advantages for Your Customers?

Cards are durable, portable and easy to use. They fit in any wallet for safekeeping, and are readily usable. They can be loaded easily and securely.



On-Line Reporting

Real-time Access to Information, Providing Current and Historical Data

Customized PORTAL for your Business Needs:

- > Client Express
For Corporate / Franchisor / Head Office Use
- > Merchant Portal
Store / Franchisee Environment



Your 24/7 on-line reporting centre provides:

- > View all transactions on-line in real time, including settled and non-settled transactions on our customised tool.
- > Verify what transactions were swiped or keyed, especially useful for fraud protection.
- > Balance and reconcile your accounts.

Never Wait for a Statement AGAIN!



Customer Care & Corporate Services

- > 24/7 Multi-lingual Support/ Help Desk with qualified support technicians
- > Free Hardware Repair & Replacement
- > On-Site Servicing, including delivery, installation, set-up and commissionary



We look at ways to ensure long term relationships with our customers with a constant focus on meeting their changing needs in order to solidify our commitment to a strong partnership

Return-to-Service Protocol

POS Terminal
Not Functioning

Client calls support 24/7/365
technical support hotline

If issue is unresolved ...

Heat ticket is automatically generated
and sent to MONEXgroup technical services for
Replacement unit to be shipped or hand delivered

MONEX



Helping to Green Retail Canada

We are the only POS/ATM provider and processor in Canada that is actively promoting greener retailing:

- > Our on-line portal eliminates the use of 5,000 reams of paper each year, that is 2.5 million sheets of paper
- > Use of the Gift Card program will further reduce the carbon footprint of your business by transferring sales to electronic format versus cash
- > Our ATMs eliminate approximately one and half million kilometers of cash delivery driving each year
- > Our wireless and cellular-based POS terminals reduce electricity usage, through better battery technology and efficient sleep modes

These savings are already built in to the lower cost-base that *MONEXgroup* offers, but more importantly, these are elements that you can use to encourage consumers to choose your business over another.

