



Bear Creek Coffee Association

Merchant Logo

WISE OVERVIEW

Wise Payment Systems is a registered ISO/MSP of the First National Bank of Omaha, Omaha, NE. WISE was founded in 1998 on one simple philosophy: to give our customers the best service and products available. WISE is positioned to implement a payment processing solution for Bear Creek that will immediately:

- **Provide superior service for the members**
- **Provide lower processing costs with a no hidden fee philosophy**
- **Provide Visa/MasterCard & Discover Interchange Level Management**
- **Provide cutting edge equipment technology**
- **Provide association with a tremendous revenue share opportunity**
- **Provide up to date PCI Compliance strategy's**

ASSOCIATION & MEMBER BENEFITS

WISE understands that every association has its own way of conducting business. Our success comes from working with each association individually to provide unsurpassed service for merchant service programs. WISE's philosophy is to ensure that the association and its members receive exceptional service.

Association Benefits:

- **Revenue Share Program** – Association receives a revenue share percentage of **5%** of Gross Net Collected Margin based on WISE's margin from each participating member's processing volume.
 - **Revenue Share Program** – Association receives an increase in revenue share once **90%** of its members are processing through WISE. Time Line to be negotiated.
 - **WISE Online** - Displays residual payment summaries and details and provides the function to download the detailed report in the desired file format.
 - **Relationship Support** – A dedicated representative will be assigned to association for day-to-day support along with ISO relationships nation wide to serve your members on the street level.
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- ✓ **Great Low Visa/MasterCard & Discover Processing Rates** – Cost Plus
 - ✓ **Quick Approval Time** – 24-48 hours
 - ✓ **Dedicated Account Executive's** - Conversion & post conversion support
 - ✓ **24/7 Help Desk Support** – 1-800-683-2289
 - ✓ **All Major Cards Accepted:** Visa, MasterCard, Discover, American Express
 - ✓ **Billing Options** - Daily or monthly
 - ✓ **Online Reporting** - www.mymerchantdata.com
 - ✓ **Latest Processing Technology** – Internet or wireless
 - ✓ **WISE Check** - Check guarantee with electronic conversion
 - ✓ **WISE Check Recovery** – Free check collection service
 - ✓ **ACH Direct Draft**
 - ✓ **Merchant Cash Advance Funding**

ASSOCIATION & MEMBER RESPONSIBILITIES

In order to have a successful referral relationship, all parties involved will have specific responsibilities.

Association Responsibilities:

- Association will promote WISE as a service provider.
- Association will allow WISE to market services to members.
- Association will provide WISE with electronic member database.

Member Responsibilities:

- Member should provide specific details of existing services if available.
- Member should provide accurate data when completing Merchant Service Agreement.
- Member must follow Visa/MasterCard Rules & Regulations for processing transactions.

QUICK & EASY MERCHANT BOARDING PROCESS

The following information provides a scope of procedures for establishing a WISE Merchant Account. This process generally takes 2 to 3 business days.

- **Boarding Process** - WISE telemarketers will make suitable phone calls with Association approval on behalf of Bear Creek recommending WISE as its Merchant Service provider.
- **Dedicated Boarding** - WISE plans to board 100% of 49 + members in a 2-month time frame.
- **Proposal Process** - WISE Account Executive will make suitable service & product recommendation based on merchant needs.
- **Preparation Process** - Merchant will complete all necessary paperwork for establishing a WISE Merchant Account. A bank letter or check is needed for verification of routing and account numbers. Additional financial information maybe requested based on expected processing volumes.
- **Implementation Process** - Merchant application is keyed to WISE boarding system - MAG.
- **Merchant Setup Process** - Merchant is notified of account approval. WISE start-up kit is shipped overnight to merchant. WISE will provide professional training & assistance to merchants for product integration into existing merchant applications.

CUSTOMER SERVICE

WISE's goal is to ensure that its customers receive the highest quality of service. WISE proudly offers one of the best industry support staffs with (3) separate call centers.

- **Customer Service** - Statement, transaction or service inquiries (24x7x365)
- **Technical Support** - Equipment, software, or product inquiries (24x7x365)
- **Local Support** - On-site local hands-on-support, installs and programming (8-6 M-F)

WISE MARKETING

WISE Marketing provides advertisements and promotions to broadcast WISE's services to BEAR CREEK's association members. Specific marketing efforts will be created to best represent the stability, dependability, and variety of services offered by WISE Payment Systems.

WHY WISE?

WISE service levels deliver integrity and honesty, as do our business practices. We know that our customers make us what we are, and we intend to do everything we can to keep their business. Our commitment is to provide our customers with superior products and outstanding service. Please contact me at (800)-387-6458 Ext. 588 to discuss this opportunity.

Tim Hendry, Account Relationship Manager



PRICING SCHEDULE

Discount Rates		BEAR CREEK Valued Member Pricing
Actual Interchange Dues and Assessments Plus		5% Revenue Share
Qualified	0.25% & \$0.10	
Partially-Qualified	+ 0.25% & \$0.05	
Non-Qualified	+ 0.25% & \$0.05	

Other Card Services	BEAR CREEK Valued Member Pricing
American Express³	\$0.11 cents
Discover⁴	\$0.11 cents
Online Debit⁵ (PIN Based) Plus Debit Network Interchange	\$0.19 cents

Periodic Fees	BEAR CREEK Valued Member Pricing
Application/Setup Fee	\$0.00
Monthly Minimum Fee	\$25.00
Monthly Statement Fee	\$10.00
Retrieval/Chargeback Fee	\$15.00 each
Voice Authorization Fee	\$0.95
Annual Service Fee	\$49.95

Optional Services	Benefits Include	BEAR CREEK Valued Member Pricing
MyMerchantData.Com	Online Reporting	\$5.00
WISE Check Service	Check Guarantee Service with electronic conversion	1.39%
		\$0.22
WISE Check Recovery Service	Bad Check Collection Service	No-Charge
WISE Paper, Supplies, and Terminal Replacement	Overnight Terminal Replacement Coverage with Free Paper	\$11.95

³ Association bills rates separately

⁴ Association bills rates separately

⁵ Debit Network Fees are charged in addition to per item fee.

Terminal Program Option 1, (Rental)

State-of-the-Art processing terminals designed for high speed transactions.



Optimum T4210
DIAL
\$10.00
(Value \$795)
PACKAGE ONE

2 Add IP Capabilities
+\$10.00

3 Add Pin Pad
+\$5.00
ADD-ON PACKAGES

Hypercom T4210 or T4220 IP	Monthly Terminal Fee
Hypercom T4210 Dial	\$10.00
Hypercom T4220 Dial & IP	+ \$10.00
Hypercom P1300 Pin Pad	+ \$5.00

Terminal Program Option 2, (No-Charge Placement)

No-charge for terminal as long as BEAR CREEK is processing with WISE. ⁽¹⁾



Omni 3730 LE / V^x510

Terminal or Software Program Option 3, (Reprogram)

WISE has the ability to reprogram almost all terminal types or software applications so long as they are in compliance with Visa[®] and MasterCard's[®] Payment Card Industry (PCI) standards. Some of the terminal and software applications and processing networks include but are not limited to:

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| <ul style="list-style-type: none"> VeriFone Hypercom Lipman Way Systems 4-Access Commerciant Authorize.net PC Charge USA ePay Skipjack | <table style="border: none;"> <tr> <td>Network:</td> <td>Global East & West</td> </tr> <tr> <td>Network:</td> <td>TSYS (Vital)</td> </tr> <tr> <td>Network:</td> <td>Paymentech</td> </tr> <tr> <td>Network:</td> <td>BuyPass</td> </tr> </table> | Network: | Global East & West | Network: | TSYS (Vital) | Network: | Paymentech | Network: | BuyPass |
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| Network: | BuyPass | | | | | | | | |

¹ No-charge terminal placements are subject to a \$9.95 warranty fee beginning on the 3rd month following activation.