



About Us:

Qualified Processing Services is a premium merchant service company with a revolutionary approach to credit card processing. On behalf of major financial institutions, QPS underwrites/supports all of its merchant accounts while retaining fiduciary control over funds. QPS is uniquely positioned to offer the best processing platform in the industry while providing a cost benefit to merchants.

How QPS Operates:

Credit card processing has become a highly commoditized industry driven by rates. Rates are an important factor in determining cost. Equally important are the fees and surcharges assessed by Visa/MasterCard which ultimately determine what a merchant will pay. Traditionally this additional layer of cost is a profit center to banks and processors. The principals of QPS have developed a processing platform that eliminates these fees and surcharges. QPS concedes these profits in order to pass the savings directly to our customers. The net effect of our program is a portfolio of merchants processing with the lowest "EFFECTIVE RATES" in the industry.

Why Merchants Choose QPS:

Scalability: Our program is customized to each merchant's unique processing needs. From high volume wholesalers with complex management systems to retailers that process credit cards occasionally, QPS provides tailored technological solutions for merchants of any size.

Customized Billing: As the underwriter and risk manager of our merchant accounts, we are able to provide several billing options and rate structures.

Technology: Our company employs state-of-the-art hardware and software solutions. QPS has online processing available which enables merchants to process from any computer with Internet access. We offer our "QPS Gateway" (web-based terminal) with no setup costs. We are also able to lease or sell new equipment as needed and can typically reprogram existing equipment.

Service: Our customers receive personal and efficient service that is second to none. As the direct processor, QPS maintains the flow of funds; this allows us to resolve financial issues quickly without the bureaucracy and red tape associated with many banks. In addition, our renowned support staff is available 24/7.

What We Do:

At QPS, we go above and beyond expectations. By providing our clients with a customized setup and continuing support, we create greater benefits than any other merchant service provider in the industry. The following is how our program works:

1) Setup Accounts Properly

- ◆ Correct account setup is paramount. Without the correct setup, transactions simply cannot process correctly. This will ultimately result in surcharges.

2) Implement Software/Hardware Programs to BEST QUALIFY Your Sales

- ◆ Certain transactions require additional data to be passed. The point-of-sale hardware/software must be capable of collecting this additional information. There are hundreds of different card-types.
- ◆ QPS has private-labeled an online software product that greatly simplified this process.

3) Teach you how to correctly use your software/hardware

- ◆ Training is an important element of our program. We will teach your company how to correctly process transactions and minimize risk exposure.

4) Continuously monitor your account/maintain communication to always ensure correct processing

- ◆ What sets QPS apart from the rest of the industry is our account monitoring and follow-up. By perpetually monitoring your individual transactions, we will ensure that you ALWAYS process correctly. Regular follow-ups will keep you informed of annual or even bi-annual regulation changes. Simply stated, by forming a TRUE RELATIONSHIP with your company, savings will always be maintained.

Fundamental to any relationship is trust. As a measure of good faith, we provide a sixty (60) day rescission period and NO SETUP COSTS. If our QPS Gateway is a practical solution for your business, we will even provide you with a FREE LICENSE (\$300 value).

Additional Standard Services:

- *24/7 Customer service*
- *24/7 Technical Support*
- *Monthly or Daily billing*
- *Acceptance of all card types (Visa, Amex, Discover, Diners, Master Card, Etc.)*
- *Online Reporting*
- *Third-Party Processing Solutions (e.g. Gift Cards, Loyalty Cards)*