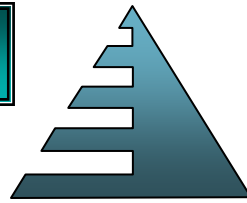


TriComm Merchant Services

1613 E. SANDPIPER TRAIL
CASSELBERRY, FL 32707

1-866-774-2867

WWW.TRICOMMATM.COM



TriComm

Merchant Services, Inc.

ISO INFORMATION GUIDE

TriComm Mission Statement

“The mission of *TriComm Merchant Services* is to become a nationwide provider of innovative systems to retail merchants and chains, both new and established; this being accomplished through Independent Sales Organizations, sales representatives and long - time alliances with major hardware, processing and leasing companies.

TriComm will offer superior customer support, timely disposition of settlement and revenues, together with state-of-the art reporting capabilities bringing value to both ISOs and merchants.”

Welcome to TriComm Merchant Services!

TriComm Merchant Services markets, services, and supports Point of Banking terminals and debit/credit card systems to retail business outlets, Independent Sales Organizations (ISOs) and sales representatives.

Most businesses accept **debit and/or credit cards** for payment of goods and/or services. As a result, the number of business locations that accept these types of transactions increases daily, by more than 6,000.

These options **turn credit card transaction costs into transaction revenue.**

TriComm's primary focus is to offer **flexible processing alternatives** to companies.

TriComm allows its ISOs and Sales Representatives the ability to recommend the most appropriate products and services suited to the merchants' needs, followed by **professional installation, merchant education** and **after-the-sale support.**

YOU'RE IN GOOD COMPANY!

A FEW OF TRICOMM'S BUSINESS ASSOCIATES...



EXCELLENCE IN
PERFORMANCE, ATTITUDE
AND RELATIONSHIPS...



Initial contact: Timothy von der Heyde, President /CEO 1-866-774-2867

The TriComm System

More consumers carry *ATM* or debit/check cards than own a credit card! As a result of this, the *ATM* and industry is projecting the number of *ATMs* and *Point of Banking* terminals in the United States to more than double by 2006!

The following factors are being eliminated and/or diminished by *Point of Banking* transactions:

- Crime at bank *ATMs* (eradicated by printing vouchers, rather than dispensing cash),
- Credit card fraud (safety of PIN codes on *ATM* cards),
- Annual fraudulent credit card losses as high as \$6.6 billion,
- High credit card charges to both consumers and merchants,
- Chargeback liability potential to merchants on credit cards,
- Banks charging retailers, as well as customers, for returned customer checks.

There are immediate benefits to the merchant working with the TriComm system:

- Places cash in the customers' hands in the place of business; producing more sales of products and/or services,
- Reduces bad checks,
- Reduces credit card discount costs,
- Produces additional income from charges to customers for point of banking usage,
- Equipment is visible; drawing customers' attention; increasing transaction activity,
- Terminal functions are identical to a traditional bank *ATM*,
- Terminal is customer-activated (less cashier involvement, which means less "congestion" during checkout),
- Management and maintenance are simple, with little or no expense,
- Economic benefits of ownership are higher than those of other systems,
- Cash management issues are simplified.

The TriComm Team

The shared experience of the **TriComm Team** is extensive throughout all facets of the **transaction processing industry**, as associates contribute **considerable knowledge**, obtained through hands-on working expertise.

Professional and/or personal attributes of each member of The TriComm Team:

- **Professional with broad experience in sales, marketing, and/or service** of products and equipment,
- **Able to maintain long-term relationships**, built on service and integrity,
- **Effective working alone or as a cooperative team leader and/or member**,
- **Results-/profit-driven and competitive, with a strong desire to excel**,
- **Cooperative, supportive, resourceful, consistent and fair.**

TriComm ISO and Sales Representative Selection

TriComm is very prudent in its selection of ISOs and Sales Representatives, in order to assure its clients they are receiving **the best possible service**, whether **in sales or support of terminals**.

TriComm ISOs and Sales Representatives are expected to have knowledge of hardware installation procedures and processing alternatives; therefore providing merchants the most favorable service offered in the market today.

The **TriComm ISO and Sales Representative is the first and primary contact person for merchants** who have concerns or challenges pertaining to terminal or processing matters. The ISO and Sales Representative should be able to answer the majority of merchant questions and have the ability to address virtually any merchant's requests and/or questions; **assuring issues are resolved in a well-timed manner.**

A **TriComm ISO and Sales Representative is expected to be well organized, up to date with Point of Banking processing issues, proficient in business matters concerning TriComm and its merchants, and willing to effectively communicate with TriComm and merchants when it is deemed necessary and important.**

TriComm Terminal Programs

TriComm provides terminal support for Point of Banking and debit/credit card processing of transactions and settlements of principals and surcharges.

TriComm's service also includes reporting, research and the reversal of transactions, providing the ISO, sales representative or merchant supplies the necessary information.

TriComm is currently offering two types of terminal programs:

- **Turnkey sales and processing** to approved ISOs and/or sales representatives,
- **Private investors** who want to own terminals to place them in strategic locations that would have a significant transaction volume.

TriComm's primary responsibility is to assure the correct routing of transactions through TriComm processing entities; originating from the merchant's terminal, to the banking system, and on to the settlement of transactions to all banking accounts concerned with the transaction.

All approved withdrawals using the TriComm system automatically generate ACH deposits to the merchants' accounts.

TriComm's terminal transaction set includes:

- **Withdrawals from Checking, Savings and Credit Card (PIN-based)**
- **Transfers from:**
 - **Checking to Savings,**
 - **Savings to Checking,**
 - **Credit Card to Checking**
- **Balance inquiries on Checking, Savings and Credit Card accounts**

Potential Locations for Point of Banking Terminals

Having a productive locality creates a “win-win” position for merchants, their customers and those involved in the *Point of Banking* transaction process:

- **High-profile fast food restaurants** – i.e. Subway, McDonalds, KFC, Boston Market, Taco Bell, Wendy’s, Burger King, Denny’s, Perkins...
- **Convenience stores with gas** – bonus: lottery, money orders, utility payments...or those in remote and/or rural areas with good foot-traffic
- **Grocery stores** – bonus: those that don’t accept credit/debit cards
- **Coffee/Donut shops** – i.e. Starbucks, Dunkin’ Donuts...
- **Diners** – typically open 24 hours / 7 days a week
- **Large bowling alleys** – serving food and drinks
- **RV resort parks and campgrounds**
- **Fruit and Vegetable Markets**
- **Dry cleaners/Laundromats**
- **Check-cashing stores**
- **Night clubs/Lounges**
- **Amusement parks**
- **Auction houses**
- **Movie theaters**
- **Hotels/Motels**
- **Flea markets**
- **Tourist areas**
- **Video stores**
- **Bagel shops**
- **Sports bars**
- **Bingo halls**
- **Arcades**

“The foundation of profitability is first - rate location selection; so choose with good judgment and care.”

“In today’s competitive marketplace where customers are more demanding, fast and convenient customer service gives the merchant an edge.”

Terminals Supported by TriComm

Point of Banking Terminals:

- Lipman Nurit 2085, 2085+, 8100 and 6100's
- Verifone Omni 3210 and 3750

Cash ATM Manufacturers:

- Lipman
- Triton
- Tidel
- Tranex

Credit Card Terminal Manufacturers:

- Lipman
- Verifone
- Hypercom

Note: TriComm also supplies check readers and check printers.

Additional Information

TriComm Merchant Services is located in a mid-Floridian facility where terminals are inventoried, repaired and activated, as clients require them.

Shipments are received and sent daily to ISOs/Sales Representatives and merchants throughout the United States.

For additional information and communications, please e-mail to:

tim@tricommatm.com

**TriComm Merchant Services, Inc.
1613 Sandpiper Trail E.
Casselberry, FL 32707**

1-866-774-2867

Fax: 407-774-2862

Processing, Settlement and Banking

TriComm Terminal Transactions offer:

- Withdrawals from Checking, Savings and Credit card accounts (PIN-based)
- Transfers from:
 - Checking to Savings
 - Savings to Checking
 - Credit Card to Checking
- Balance Inquiries on Checking, Savings, and Credit cards

DAS Processing includes:

- Transaction Capture
- Gateway to National and Regional networks
- Settlement of Principal (withdrawal)
- Settlement of Surcharge (convenience fee)
- ACH Settlement

Important notes:

- **The Initial (the very first deposit) Settlement (ACH deposits into the merchant's checking account) of a merchant's funds should take approximately four (4) days from the merchant's first day of Point of Banking withdrawals.**

DAS/TriComm monitors the first deposit to make certain the correct data has been entered into the appropriate systems and that the merchant's account is accurately credited. After the initial settlement to the merchant's account, settlement funds are ACH'd into the account on a daily basis, representing money the merchant has dispersed for customers' approved withdrawals.

- **Every approved withdrawal transaction shown in the DAS/TriComm system automatically generates an ACH deposit into the merchant's account; therefore, it is imperative that the ISO and DAS/TriComm always have a merchant's updated banking information.**
- **The ISO and DAS/TriComm should be notified of ANY changes in information concerning the merchant's location, terminal, and/or bank account.**

The ISO and/or DAS/TriComm is (are) more than happy to work with merchants on processing, settlement and banking issues, provided all necessary documentation is received.

Settlement Information

If a merchant requires tracing of ACH deposits to the checking account, the following substantiation is necessary:

- A written list identifying the transaction(s) for which the merchant claims no deposit was made; specifying date, time and amount of the transaction(s),
- Transaction history and batch tape from the terminal showing the transaction(s) in question,
- Signed scrip receipt(s), by the customer(s), of the transaction(s) in question,
- The name, phone number and contact name of the merchant's settlement bank,
- A copy of the merchant's banking account statement into which the settlement funds were to be deposited and covering the time period in which the transaction(s) took place.

Note: A \$35.00 fee will be levied for any ACH deposit research, requested by a merchant or ISO, when the deposit is contained within an ACH deposit shown on the merchant's bank statement.

ISO Responsibilities in the areas of processing, banking and settlement:

- To instruct merchants and certain personnel in the entire ATM withdrawal and reporting process: - each **must** have a total understanding of the step-by-step progression of the transaction,
 - a "test" transaction is to be **completed before** the first customer attempts to "run" a transaction;
 - a valid ATM/debit/or credit card (pin-based) is to be used for an inquiry, transfer or withdrawal,
- To educate merchants in the importance of maintaining good records...keeping signed withdrawal receipts, transaction history and batch tapes, up-to-date merchant and terminal information,
- To make certain merchants understand the "chain of communication;" meaning once the merchant has a question, concern or challenge, the **first and primary contact** is the ISO: - merchants and/or personnel must have accurate phone/contact numbers for processing, settlement and/or banking support,
 - terminal ID#s should be in sight and readily available whenever they are required,
- To **not** communicate with DAS/TriComm, concerning a merchant's dilemma, **until** all supporting data is available; to do otherwise, will only cause unnecessary frustration to the merchant.

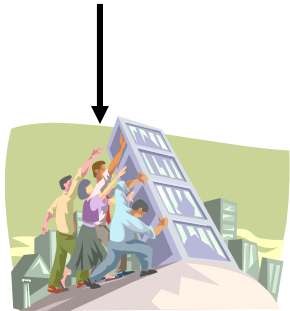
Remember: Issues with processing, settlement and/or banking CANNOT and WILL NOT be addressed without all necessary information!

Transaction Cash Flow



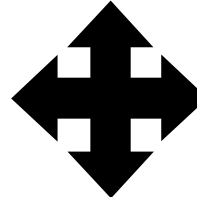
ATM Terminal

When the customer uses his ATM card at the Point of Banking terminal, the authorization request is transmitted to the TriComm Processing Center and is processed through the national ATM switching networks.



Processing Center

National ATM Switch



The national network transmits the request to the customer's bank for approval or information.



Customers Bank

Approved transactions are settled between the national networks and the settlement bank.



Settlement Bank

The settlement bank transmits money as an ACH deposit through the Federal Reserve Bank. Principal is settled on a daily basis. Fees/rebates are generally settled monthly.



Federal Reserve Bank



Merchant Bank



ISO Bank



Sponsor Bank



Processor Bank

The time lapse from the customer's bank approval back to the terminal is less than 15 seconds!

Printed Receipt Sample – Lipman 2085

Merchant Site
1234 Any Street
ANYTOWN, USA 12345
1-888-000-0000

Transaction # 1
6/30/00 08:48:17
Business date 06/30/00
Withdrawal: **10.00**
From Checking Account
Acc: XXXXXX*****XXXX
Reference No: 1
AuthCode APPRVD XXXXXXXXX
Response Trans. approved

Merchant
Copy

Customer's
Signature →

=====

.....

Merchant Site
1234 Any Street
Anytown, USA 12345
1-888-900-9079

Transaction # 1
6/30/00 08:48:17
Business date 06/30/00

COPY COPY

Withdrawal: **10.00**

DO DO NOT CASH

From Checking Account
Acc: XXXXXX*****XXXX
Terminal Fee 1.50
Total: **11.50**
Reference No: 1
AuthCode APPRVD XXXXXXXXX
Response Trans. approved

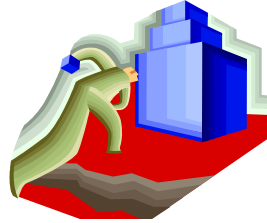
Customer
Copy

Settlement Timetable for Transferring ATM Funds Via ACH

Merchant's Business



Processing/Gateway Settlement



Merchant's Bank



Approved Withdrawal	\$\$ Posted @ Settlement Bank	\$\$ Sent to Merchant's Bank
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday
Friday	Saturday	Monday
Saturday**	Sunday	Monday
Sunday**	Monday	Tuesday

Table above depicts the flow of the funds from when an approved transaction occurs through the time the funds are available in the Merchant's acct.

DAS'/TriComm's banking day is from Midnight to Midnight daily.

Transactions that occur after the 12:00 a.m. cutoff time are on the next day's business / settlement.

Some networks specify a later settlement with their approval. This can cause a delay in the funds transfer if it occurs in conjunction with bank cut-off times.

Telecommunications errors or failures usually do not occur for more than a few minutes; however, if they occur in conjunction with bank cut-off times, delay in a funds transfer may occur.

DAS'/TriComm's priority is to have funds ACH'd to the merchant's acct. in a prompt manner.

*Banks usually post ACH funds to their customers' accounts only once on each banking day. The time and method of this posting is at the bank's discretion and can reduce or increase the amount of time that it takes for the funds to be available to the merchant. DAS/TriComm cannot be responsible for the posting time of funds to a Merchant's Account.

**** The Federal Reserve does not transmit ACH items on weekends or holidays.**

***** Many banks do not maintain a direct line to the Federal Reserve. This may increase the time before the merchant's bank will post funds and allow access to those funds.**

****** Some banks require 24 hours between the notification of the credit and allowing access to those funds. For merchants regularly receiving electronic funds, this delay may be waived if requested by the merchant.**

Note: Use for general reference only; to assist recipients of ACH funds with accounting/ reconciliation of accounts. It is not be used to make any determination or assumption concerning a specific transaction.

Sample Merchant Checking Account Statement

All daily and monthly credits/debits are ACH'd to the merchant's account and have a description of **DATA ACCESS SYSTEMS** or **CONNECT\$**

Residual/rebates may be in odd \$ amounts, depending on the merchant's payment schedule.



P.O. Drawer 12345
Anytown, ST 12345-5678

Merchant Name or Company Name	10345 0 20 17 68 S-002957 T	0+ 0*01/01	DATE 4/14/01
23 Branch Street			PAGE 1
Anytown, ST 12345			01 -34567
			CIF# 1486309

CHECKING ACCOUNT CK ACCT# 12345678 P-003568

DATE DESCRIPTION AMOUNT BALANCE

	BEGINNING BALANCE		3,745.56
03/16	DEPOSIT		700.00 4,445.56
03/22	CHECK # 427	23.00-	4,422.56
03/26	DEPOSIT		989.00 5,411.56
03/28	CHECK # 428	55.78-	5,355.78
03/29	CHECK # 430	89.00-	5,266.78
04/02	CHECK # 431	455.89-	4,810.89
04/03	CHECK # 434	100.00-	4,710.89
04/04	<u>CONNECT\$</u>	260.00	4,970.89
04/04	CHECK # 433	9.76-	4,961.13
04/05	<u>CONNECT\$</u>	56.00	5,017.13
04/10	CHECK # 436	345.89-	4,671.24
04/11	<u>DATA ACCESS SYSTEMS</u>	28.10	4,699.34
04/11	CHECK # 440	213.00-	4,486.34
04/13	DEPOSIT		100.00 4,586.34
	ENDING BALANCE		4,586.34

ACCOUNT SUMMARY

BEGINNING BALANCE	3/15/01	3,745.56
6 DEPOSITS		2,133.10
8 WITHDRAWALS		1,292.32
ENDING BALANCE		4,586.34

OR CALL (123) 456-7891, OR 1-800-123-454 – 7892, TTD (123) 654-9873
DIRECT INQUIRIES TO: PO BOX 2345 ANYTOWN ST 34567

Merchant Statement

TriComm
1613 E. Sandpiper Trail
Casselberry, FL 32707

Transactions for the month of: January/200x
Account Number: XXXXXXXXXXXXX
Terminal Number: IXXMXXXT00101
Service Phone: 999-999-9999
Service Fax: 999-999-9999

Merchant Name
 Street Address
 City, State, Zip

	<u>Approved WDIs</u>		<u>Amount</u>	<u>Date</u>	<u>Merchant</u>
	<u>No Surchg</u>	<u>Surchg</u>	<u>Dispensed</u>	<u>To Be ACHED</u>	<u>Rebate Earned</u>
				<u>On or After</u>	
Day 1:	0	0	\$0.00	_____	\$0.00
Day 2:	0	0	\$0.00	_____	\$0.00
Day 3:	0	0	\$0.00	_____	\$0.00
Day 4:	0	0	\$0.00	_____	\$0.00
Day 5:	0	0	\$0.00	_____	\$0.00
Day 6:	0	0	\$0.00	_____	\$0.00
Day 7:	0	0	\$0.00	_____	\$0.00
Day 8:	0	0	\$0.00	_____	\$0.00
Day 9:	0	0	\$0.00	_____	\$0.00
Day 10:	0	0	\$0.00	_____	\$0.00
Day 11:	0	0	\$0.00	_____	\$0.00
Day 12:	0	0	\$0.00	_____	\$0.00
Day 13:	0	0	\$0.00	_____	\$0.00
Day 14:	0	0	\$0.00	_____	\$0.00
Day 15:	0	0	\$0.00	_____	\$0.00
Day 16:	0	0	\$0.00	_____	\$0.00
Day 17:	0	0	\$0.00	_____	\$0.00
Day 18:	0	0	\$0.00	_____	\$0.00
Day 19:	0	0	\$0.00	_____	\$0.00
Day 20:	0	0	\$0.00	_____	\$0.00
Day 21:	0	0	\$0.00	_____	\$0.00
Day 22:	0	0	\$0.00	_____	\$0.00
Day 23:	0	0	\$0.00	_____	\$0.00
Day 24:	0	0	\$0.00	_____	\$0.00
Day 25:	0	0	\$0.00	_____	\$0.00
Day 26:	0	0	\$0.00	_____	\$0.00
Day 27:	0	0	\$0.00	_____	\$0.00
Day 28:	0	0	\$0.00	_____	\$0.00
Day 29:	0	0	\$0.00	_____	\$0.00
Day 30:	0	0	\$0.00	_____	\$0.00

Terminal Location

Merchant Name
 Street Address
 City, State, Zip

Statement Fee: \$0.00

Totals: 0 0 \$0.00 \$0.00

Funds will be distributed before the 15th of the month

Your sales are increasing every time a customer uses your terminal!
 Teach your employees to encourage customers to use the terminal!!