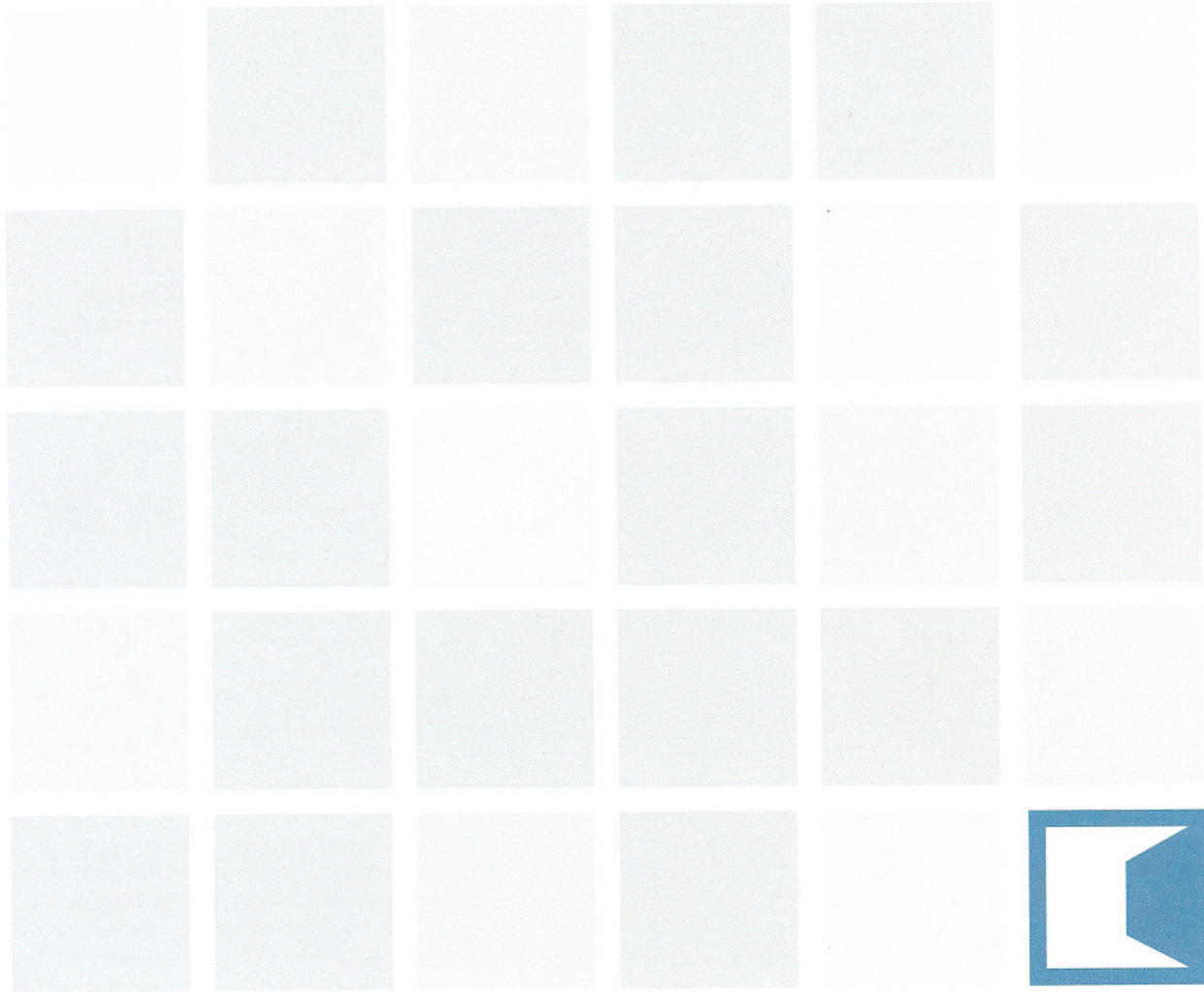


Opening Doors.



Axia

Your Partner in Electronic Payment Processing

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We trust that our practices and principles will be recognized and appreciated as they determine and define the unparalleled level of representation that has satisfied thousands of current Axia clients.

The mission of Axia is to provide customized electronic payment programs to organizations that result in greater effectiveness and reduced costs along side uncompromising service, expertise, security, and technology.

Our knowledgeable, experienced and resourceful professionals accomplish this by working closely with our clients to design systems, services and relationships to meet their unique needs and priorities.

Distinctives

First, Axia's unique leadership and proven effectiveness provide access to the needed and appropriate solutions in the electronic payment processing industry. With Axia's position in the industry, Axia is able to act as consultants and advocates for merchants and partners. With almost 2 billion in annual processing, Axia has gained access to exemplary programs and pricing that, quite honestly are unique to this industry. Our 98% merchant retention speaks volumes to the level of satisfaction our clients receive and significance of our support and service.

Second, while the industry continues to move toward generic, off the shelf processing programs, Axia is uniquely able to customize processing programs to fit their client's specific needs. For enduring results, Axia operates with their merchants and partners best interests.

- Axia has access to all the major processing networks including VisaNet, Paymentech and multiple First Data platforms
- Improved speed and reliability of authorization and settlement communications
- Two-tiered Customer Support
- Reliable, committed quality service and support desk - available 24/7
- Escalated, support desk for critical questions and concerns
- Locally based organization with the availability of on-site service and support when necessary
- Free online access to detailed pertinent merchant history
- True consultative business model that provides full disclosure of merchant pricing when requested

Further, as the financial services and electronic payment processing industries move toward a depersonalized client services model, Axia continues to value personal relationships and mutually beneficial strategic partnerships.

Set-up and Support

Axia controls the merchant services account approval process for new merchants. Consequently, once the appropriate paperwork is completed, Axia can process the order and set up the new merchant account in 24 to 48 hours.

Axia will generate and manage the appropriate programming for POS hardware and software systems, as well as any stand alone terminals. Necessary testing will be completed in a timely manner prior to the system reaching the merchant site. Set up will be integrated in an efficient and seamless manner.

Axia's strategic network relationships provide full POS operational evaluation, support and performance, with a dedicated integrated systems help desk.

Security and Reliability

The security, reliability, and speed of Axia's preferred processing network, TSYS/VisaNet, is recognized as the best performance in the industry.

Axia's control over the funding process expedites any concerns with merchant holds authorized by the processors risk management. This further maintains the merchant cash flow, and avoids any processing complications or account freezes.

Savings and Service

Given Axia's customized processing solutions, **bottom line costs** will typically be less than any program independently managed by the merchant (usually ¼ to ½ percent in overall savings is realized with Axia). With Axia's program operational performance, service and efficiency will be significantly improved as well.

- Cost savings through minimizing or eliminating charges and costs associated with payment processing
- Significant cost savings on T&E transactions
- Reduced prices on hardware requirements, no-cost software updating or changes
- Availability of funds within one or two banking days to the account of your choice.
- Significant savings on Bankcard Discount Rates

FREQUENTLY ASKED QUESTIONS (FAQ's) REGARDING AXIA

Why use Axia versus other merchant service providers (MSP)?

The vast majority of MSP's have one-size-fits-all, rather than seasoned professionals to customize your requirements with numerous Third Party Processors to choose from depending on your real needs. Also, most MSP's remunerate the sales rep through initial start-up/set-up fees, and/or off unnecessary hardware that has been significantly marked-up. The focus becomes misdirected from overall program requirements and long-term satisfaction. Only through such a relationship is Axia and our account managers compensated; the Processor actual pays us monthly a portion of their profits. At Axia, our collective volume allows our merchant the attention and the price considerations of a major merchant. To further simplify, Merchant Services operates in the credit card and payment processing world analogous or similar to an independent insurance agent that has access to the best computers and programs.

What are the steps in "test driving" an Axia credit card and payment program?

1. Complete the Application Information Sheet (PDF).
2. Discuss your total credit card and payment concerns with an Axia account manager, to customize your requirements.
3. Once the bank paperwork is completed, Axia will have everything put together from behind the scenes in less than one week (meanwhile, you are on your prior program) so service is not interrupted. We will then contact you by phone and arrange a time for installation.
4. You may try it for 30 to 60 days to test everything to your satisfaction. If, after that time, you are not satisfied, call us and we will get you back on your old program the same day.

Why does Axia work so closely with such a variety of major Third Party Processors?

Each have strengths and weaknesses when compared, depending on the application requirements. Some POS systems are only certified on a few of these network programs, and some do better in supporting the systems dealer. Also, while one may lead in an area of focus for a while, programs and personnel changes can cause performance and service to improve or diminish. We only want our merchants satisfied, not compromised with inevitable changes.

Why is the speed of the authorization different from one program to another?

It depends on hardware, software, the communication Network, and the Third Party Processor. Depending on how this is properly addressed and integrated, the speed can vary from a few seconds to half a minute. Studies have found, the quicker and more efficiently you can serve your customer at the Point of Sale (POS), the more business it attracts and the more customers spend. For restaurants with credit cards integrated within the POS system, the quicker payment response allows servers to order more efficiently. This helps produce better tab totals, encourage quicker table turning and improve customer service.

Why are some credit card and payment program's statements so confusing?

Many times it is the limitations of their "lazy" systems and programs focused on their bottom-line, not yours. This can also allow the true costs charged to be hidden within your statement. By reviewing your monthly credit card and payment statements, we can sort through and help you get a better handle on your true costs. We will eliminate the "junk fees" while minimizing some of the other costs. We will also simplify the reporting format; removing hours of extra bookkeeping time and expenses that can go into reconciling complicated statements. Axia will arrange transaction settlements with gross figures - easy to read, easy to track, and easy to reconcile. Fees are adjusted with a single, separate figure at the end of the month.

Why does Axia request my prior credit card and payment processing statements?

Firstly, whenever any merchant changes processors, the prior data needs to be reviewed for proper set-up parameters to manage the account. Secondly, the pricing models with the various providers vary so greatly that what they can seemingly give with one hand, they may take with another. We will do a true cost analysis, comparing the total fees and charges to arrive at true costs - for real total savings. Occasionally, when a merchant is truly priced aggressively by a prior program, we can shop that cost to get something even better.

How can I be sure in using Axia? Am I obligated?

You can test drive the Axia program for 30 to 60 days with no obligation for any set-up fees. During your test drive, not only will you be gaining appreciation for the program, you will also experience the benefits of lower overall costs. If not satisfied, Axia will arrange to have you return to your old program that same day. We challenge you to put Axia to the test.