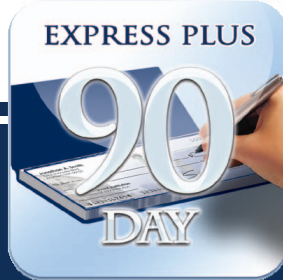




The Consumer Risk Management Experts

PROGRAM RELEASE NOTES



PAYDAY EXPRESS "PLUS"

3, 6, and 12 Month
Program Enhancements



02-17-12



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Payday Express “Plus” 6 and 12 Month Program Enhancements

THE NEW AND IMPROVED PAYDAY EXPRESS “PLUS”

1. Extends the existing financing term from 90 days to include 6 and 12 month options
2. Combines the motor vehicle and retail payday addendums into one document
3. Combines the motor vehicle and retail payday security agreements into one document
4. Eliminates the requirement for using and scanning each and every paper check to instead require only a single check for the down payment and allow SPS to initiate electronic ACH debits for the remainder of the items based on the term selected
5. Offers the merchant the capability to select during each transaction from any of the three financing term options, or in the alternative to hide such multiple options from the terminal display for those merchants who only opt to have one financing option available
6. Improves the user experience by modifying the terminal display / user interface to prompt for the same demographic data elements but in lieu of scanning all 4 checks, entering each check number, and each check amount, the user will instead:
 - a. Input the customer information (license #, date of birth, SSN, etc. as is done today)
 - b. Select the financing period (3, 6, or 12 months)
 - c. Enter the entire transaction amount
 - d. Enter the check # (initial down payment)
 - e. Enter the check amount (initial down payment)
 - f. Confirm the # of remaining payments and amount of each payment that is automatically calculated and displayed by the terminal on behalf of the store associate
 - g. Scan the check thru the imager
 - h. Scan the consumer security agreement form (as is done today).
7. Provides for a modified, printed terminal receipt to show the (a) entire deal amount and (b) the amount of the 1st check, the check #, and \$ amount, and (c) the # of remaining recurring electronic debits and (d) the amount of each electronic debit as well as a Grand Total (sample 3, 6, and 12 month receipts are attached)



SUMMARY OF CHANGES

1. Only 1 check is written and imaged significantly improving image upload reliability.
2. The merchant can opt to have all three options displayed for the cashier such that the consumer can decide what is best for their budget based on the monthly payment schedule.
3. The merchant Payday Addendum is revised (PDF is attached for reference). Please note the language in the first paragraph if the transaction is for a down payment in the finance department of a motor vehicle dealership.
4. The Consumer Security Agreement now reflects only the down payment (check # 1), the number of recurring debits based on the term selected, and the amount of each subsequent debit. A sample PDF is attached for reference though a two-part, MICR encoded form provided by SPS is actually used for running transactions.
5. Financing Fee's to the merchant for the 6 and 12 month options are show below.
6. The Terminal Prompting Display / User Interface is improved.
7. The printed Terminal Receipt is improved and simplified.
8. The initial payment (check # 1) is now only **25% of the total** (instead of one-third) with the balance of 75% being split and debited evenly over 3, 6, or 12 months depending on the term selected (i.e. 25% down plus 3, 6, or 12 debits for the balance due in approximate 30 day increments from the transaction date).

FINANCING TERMS

- The base “buy rate” price for the 6 and 12 month options is equal to the existing 3 month option (for all approved industry classes and approved limits) **plus a surcharge** as shown below based on the extended term:

Advance Funding Surcharge (Payday Express “Plus”)

- 6 Month Program = additional 6% on top of existing 90 day rate
- 12 Month Program = additional 16% on top of existing 90 day rate

Non Advance Funding Surcharge (Payday Express)

- 6 Month Program = additional 2% on top of existing 90 day rate
- 12 Month Program = additional 4% on top of existing 90 day rate



Notes:

- The Monthly Minimum shall not change from the existing pricing grid, regardless of which financing term is selected.

PRICING NOTES

- **Set Up Fee:** is now \$195 if the merchant includes either or both of the new extended term options or otherwise remains at \$149 if only 3 months is selected.
- **Transaction Approval Fee:** is now \$1.95 per item in an approved financing deal
- **Existing Merchant Conversion Upgrade:** \$49.95 (download/training) which should be filled in within the Set Up fee area on the new addendum for pre-existing clients wishing to upgrade.
- **Voice Auth Decline Fee:** To the benefit of the merchant on a declined deal we will now only include 1 voice fee instead of a voice auth fee for however many checks are in the deal as occurs at present.

CERTIFIED EQUIPMENT

- Primetrex One (Integrated POS terminal / imager)
- Verifone Omni 37xx or VXxxx / RDM Imager Combination

ATTACHED MARKETING SAMPLES

- Counter Tents (applicable to various selected industry types) sent in starter kits are now revised to show new 3, 6, and 12 month In-House Financing Options. A sample counter tent is shown in an attached PDF
- Quick Reference Guide: The POS terminal quick reference guides have been modified to reflect the new prompting sequences. Please note the attached sample.
- Sample terminal receipts are attached as a PDF
- Sample “one size fits all” Payday Security Agreement is attached as a PDF
- Sample “one size fits all” Payday Addendum (revised) is attached as a PDF

By this "Pay Day" Agreement ("Addendum"), the following terms are added to or modify that Services Agreement ("Agreement") by and between Secure Payment Systems, Inc. ("SPS") and the undersigned ("Subscriber"), to which this Addendum is attached:

1. Transactions - This Addendum is effective on the later of _____, 201__ or the effective date of the Agreement and applies only to authorizations requested by Subscriber for a single, consumer originated transaction consisting of a single check payable immediately and up to a maximum of twelve (12) subsequent preauthorized electronic debits or drafts (the "Transaction") for payment in full of Subscriber's goods or services. In the event such Transaction is solely for the down payment of a new or used automobile, motorcycle, recreational vehicle, or sailing vessel (hereinafter collectively defined as "Motor Vehicle") then Subscriber agrees that such down payment shall not exceed twenty-five (25) percent of the purchase amount of the vehicle. To be eligible for warranty coverage, and except where prohibited by law, the Transaction must be submitted pursuant to an executed, unaltered and completed Pay Day Security Agreement ("PDSA") in the form attached to this Addendum attached as Exhibit A. All Pay Day transactions must comply with the terms of the Agreement, the attached PDSA and this Addendum. In connection with this application and approval thereof, Subscriber, by their signature below, authorizes SPS or its agents to procure bank statements and investigative consumer reports and understand that such reports may contain information about professional and personal financial stability, background, character, and reputation.

2. Fees - The warranty discount % fee is replaced in its entirety by the following: For each Pay Day Express / Express Plus Transaction, a discount % fee as shown below in Paragraph 4 (except for December during which an additional 1.0% shall apply) plus \$1.95 per item that shall be applied to the initial check and each subsequent debit/draft anticipated by the deferred payment term selected. Payday Plus discount % fees and Transaction fees may be deducted out of settlement fees due Subscriber. Subscriber agrees to a one-time Set-Up Fee equal to \$ _____ as well as an annual subscription fee of \$ _____ upon each anniversary of this Agreement. Voice authorization fees for a given Transaction shall apply to the initial check as well as to each remaining electronic debit that is associated with that transaction. In consideration of the discount fees shown in Paragraph 4 below, Subscriber additionally agrees to a Transaction limit of \$ _____.

3. Limited Warranty

3.1 - Subsection 6 of the Agreement is supplemented by the following:

- (ix) Subscriber complies with all terms and conditions set forth in the PDSA and submits such PDSA along with any warranty claim when required.
- (x) The check writer has (a) both legal and physical possession of the goods being purchased or (b) has received the services being purchased.
- (xi) The date of the initial check recorded on the PDSA is the same as the purchase date of the goods/services and the date of authorization.
- (xii) The sum of the initial check and all subsequent debits of the same Transaction shall not exceed the Transaction limit shown above in Section 2.
- (xiii) The initial check shall be equal to at least one fourth (25%) of the total value of the transaction.
- (xiv) The Transaction must be called in to the SPS voice authorization center (using the specified SPS merchant number reserved for Pay Day transactions) at one time as the total value of the Transaction. SPS shall own the entire interest in the Transaction and, as such, the sale may only be consummated by the manner described above and not be augmented by any other non-cash related payment method such as credit/debit card or other lending or deferred payment option. Despite authorization received, only one Pay Day contract per family is permitted at any one time while any check or electronic debits are still outstanding for deposit, and for a sum not to exceed that stated in (xii) above. Claims arising from subsequent Pay Day Transactions of the check writer or the check writer's spouse or dependent children while any of the check writer's Pay Day checks or debits are not yet fully deposited and honored by the check writer's financial institution, even if such subsequent transactions of the check writer or check writer's spouse or dependent children are drawn on different checking accounts, shall be dishonored for warranty and charged back to Subscriber's account. Subscriber agrees that where electronic authorization is required for subsequent electronic crediting and debiting of funds pursuant to the processing options available in Section 4 below, check images must be transmitted on a daily basis, PDSA images must be transmitted on a daily basis, check batches must be closed on a daily basis, and check images must include the front and backside of the original physical instruments being presented. The absence of a daily batch closing, check image, or PDSA image shall constitute a breach of the warranty terms and conditions for that given Transaction and a chargeback to Subscriber's bank account will follow and/or reimbursement subsequently denied. In no event will SPS honor a warranty where, in its sole discretion, SPS determines that the limit specified in (xii) above has been circumvented by splitting a business transaction into separate parts so that each part is equal to or below that specified in (xii) or where the check writer is not present and in front of the Subscriber. Subscriber agrees to indemnify and hold harmless SPS from a cause of action brought by a customer arising out of Subscriber's actions of adding a processing fee to the Transaction total so as to recoup SPS' processing fees.

3.3 - Subsection 6 is modified by the bold type as follows:

(iii) ... where Subscriber has called SPS for approval on more than one check per business transaction ("**excepting Express/Express "Plus" transactions where a single transaction approval shall cover the initial check and subsequent electronic debits or drafts,** where the check was previously denied authorization ...

6. SPS warrants the accuracy are strictly met. SPS agrees to purchase from Subscriber one check per business transaction, "**or, if a Pay Day Express / Express "Plus" Transaction, up to 1 check plus its' associated electronic debits per business transaction,**" for which an SPS approval proved inaccurate and (b) only include a transaction for the concurrent **sale of goods to a purchaser who is also the check writer** and where such goods are subsequently "**neither**" returned to Subscriber "**nor repossessed.**" Subscriber's exclusive remedy....

4. Subscriber acknowledges (a) that there are multiple processing options with respect to the Pay Day Express / Express "**Plus**" service, and is making a selection by checking the boxes provided below and (b) that SPS makes no representations or warranties with respect to voice authorization duration and/or the number or percentage of Subscriber Payday applicants that shall be approved as that may differ materially from Subscriber to Subscriber based on Subscriber's volume, internal check acceptance policies, and individual characteristics of each check writer.

Select One: Express or Express "Plus" (advance funding)

- Payday Express** SPS credits Subscriber's account on the 3rd business day following each consumer debit (reduced by fees per Section 2)
- Payday Express "Plus"** SPS credits Subscriber's account in full (reduced by fees per Section 2) on the 3rd business day following a batch close

Select the Term (Choose All That Apply)

- 90 Day Program** _____ %
- 6 Month Program** _____ %
- 12 Month Program** _____ %

Discount % Fee

5. Definitions and Conflicts: All terms not specifically defined in this Addendum shall have the same meaning as in the Agreement. In the event of a conflict between the terms of this Addendum and the Agreement, then this Addendum shall control.

Accepted By: _____

SECURE PAYMENT SYSTEMS, INC.

Subscriber Business Name

Printed Owner/Officer Name

SSN #

Printed Name

Title

Signature

Title

Signature

PAYDAY "EXPRESS PLUS" SECURITY AGREEMENT

0516

The undersigned Purchaser ("Purchaser") and service provider ("Merchant") agree as follows:

1. All information contained in or made a part of this Security Agreement ("Agreement") is true and correct.
2. Purchaser agrees that Merchant may request authorization from Secure Payment Systems, Inc. ("SPS") for the entire value of the transaction which is comprised of a down payment check and subsequent electronic debits or drafts equal to the number of months over which the merchant is electing to defer the purchase, and understands that if authorized, SPS may be obligated to reimburse Merchant in the event they are not honored by Purchaser's financial institution when presented. Merchant acknowledges receipt of the check listed below from Purchaser. Purchaser approves of SPS obtaining and considering Purchaser's personal credit information for the purpose of making authorization decisions. Merchant and Purchaser agree that the down payment check shall be deposited the next banking day after the purchase date as an electronic image, and shall be of an amount equal to not less than twenty-five (25) percent of the sum total value of the transaction. Merchant and Purchaser agree that (1) the remaining electronic debits or drafts originated by SPS on behalf of the Merchant shall each be of the equivalent amount to cover the balance due for the term selected and (2) shall be electronically deposited in thirty (30) day intervals* after the purchase date and (3) that Purchaser may not execute an additional Payday Express Plus contract during such period when an existing contract is not yet paid in full.

Check #	Check Amount	Check Date	Deposit Date*
_____	\$ _____.	_____	immediate

Each Debit Amt	\$ _____.	# of Debits:	_____
Total All Debits	\$ _____.	* 30 day deposit intervals may vary by 1-2 days	

Grand Total \$ _____ **Term:** 3 mo 6 mo 12 mo

3. Purchaser represents, warrants, and guarantees that the above down payment and electronic debits/drafts will be honored and paid by Purchaser's financial institution when presented, and authorizes SPS and/or Merchant to deposit (and re-deposit) such items via electronic ACH debit, paper draft, or image replacement document on or after the deferred deposit dates. Purchaser agrees to pay SPS the face amount of any check, debit, or draft not honored by Purchaser's financial institution along with a service charge of twenty-five dollars (\$25.00) or the maximum allowed by state law, plus interest, penalties, collection costs, and reasonable attorney's fees.

4. SPS is an intended beneficiary of this Agreement, and the parties agree that this Agreement shall be governed by the laws of the State of Nevada. Venue for any action arising out of this Agreement to which SPS is a party shall be in a state court of competent jurisdiction in Clark County, Nevada.

5. If there is a conflict between any part of this Agreement and any present or future law or regulation or act (State or Federal), the part of this Agreement that is so affected shall be modified only to the extent necessary to bring it within the requirements of such law or regulation or act.

Purchaser Printed Name: _____	
Street Address (no PO Box) _____	
City _____	State ____ Zip _____
Social Security Number : _____ - _____ - _____	Birth Date ___/___/___
DL / State ID # _____	State of ID _____
Home Ph: _____ - _____ - _____	Work Ph: _____ - _____ - _____
Employer Business Name: _____	Yrs Employed: _____

Merchant Business Name: _____
Merchant Salesperson Printed Name : _____
Merchant Salesperson Signature: _____
Purchaser Signature: _____
Today's Date: ___/___/___ (mm /dd / yy)

white copy is merchant copy / yellow copy is customer copy

Secure Payment Systems
PRIMETREX ONE ELECTRONIC PAYDAY EXPANDED INSTRUCTIONS

Rev 1.0

FIRST: After filling out the Payday Agreement form with the consumer, call Customer Service to obtain the Voice Authorization. Voice Authorization MUST be received prior to running the transactions through the terminal.

Please run the transaction through the terminal before the consumer leaves, to avoid possible processing difficulties.

A. Forcing a PayDay Expanded Transaction

State Codes
41 Alabama
42 Alaska
43 Arizona
45 Arkansas
46 California
47 Colorado
48 Connecticut
91 Wash DC
77 Delaware
49 Florida
50 Georgia
51 Hawaii
52 Idaho
53 Illinois
54 Indiana
56 Iowa
57 Kansas
58 Kentucky
59 Louisiana
60 Maine
61 Maryland
62 Massachusetts
63 Michigan
64 Minnesota
65 Mississippi
67 Missouri
68 Montana
69 Nebraska
70 Nevada
71 New Hamp
66 New Jersey
72 New Mexico
55 New York
73 N Carolina
74 N Dakota
75 Ohio
76 Oklahoma
78 Oregon
44 Pennsylvania
79 Rhode Island
80 S Carolina
81 S Dakota
82 Tennessee
83 Texas
84 Utah
85 Vermont
86 Virginia
87 Washington
88 W Virginia
89 Wisconsin
90 Wyoming
92 Amer Samoa
93 Military ID
94 Guam
95 Puerto Rico
96 Virgin Islands
28 Alberta
29 Brit Columbia
30 Manitoba
31 New Bruns
32 Newfoundland
33 NW Terr
34 Nova Scotia
35 Ontario
36 Pr Edward Isl.
37 Quebec
38 Saskatchewan
39 Yukon Terr

1. From the PayDay Expanded menu press "**F1**" for the SALE option
2. Please Enter or Swipe Driver's License
 - a) Swipe the magnetic strip license. If a good swipe the terminal proceeds to (3) below
 - (i) If a bad swipe or no magnetic strip then begin manual entry of the customer's driver's license number exactly as seen on the license. If letters are required, press the key with the letter to be typed followed by the "**ALPHA**" key. When finished, press "**OK**" to see:
 - a. State Code – Enter the two digit state code and press "**OK**" (the state code table is located to the left of this page)
 - b. Enter the date of birth in **mmddyyyy** format and press "**OK**"
3. Social Security #
 - a) Enter the consumer's Social Security number and press "**OK**"
4. Enter Phone # (with Area Code)
 - a) Enter the consumer's telephone number (Area Code first) and press "**OK**"
5. Select Program
 - a) Press "**F2**" to select the 90-Day program, "**F3**" to select the 6-Month program, or "**F4**" to select the 12-Month program (if available).
 - (i) If the 90-Day programs was selected, press "**F2**" for 30 days (Down Payment check + 1 payment), "**F3**" for 60 days (Down Payment check + 2 payments), or "**F4**" for 90 days (Down Payment check + 3 payments).
6. Total Purchase Amount
 - a) Enter the total amount of the purchase and press "**OK**"
7. Down Payment Check #
 - a) Enter the check number of the Down Payment check and press "**OK**"
8. Enter Amount of Down Payment Check
 - a) Enter the amount of the Down Payment check and press "**OK**"
9. Insert Check
 - a) Slide the check into the imager, face up, with the bank numbers against the far right side. Press "**OK**" when "Store Image Success" is displayed to continue.
10. Confirm Totals
 - a) Confirm that all details are correct and press "**OK**"

11. Insert PayDay Express Agreement

- a) Slide the payday agreement into the imager, face up, with the "9750" against the far right side. Press "**OK**" when "Store Image Success" is displayed to continue.
 - i Detaching and running only the top or bottom copy sometimes has better success

12. Terminal Begins Connection Sequence (Dial Primary, Connecting, Receiving etc.)

- a) The authorization receipt will be printed, after which the terminal will prompt to print the customer copy

Secure Payment Systems
PRIMETREX ONE ELECTRONIC PAYDAY EXPANDED INSTRUCTIONS

Rev 1.0

B. Batch Close

1. From the Check menu, press "**F2**" for Batch Close and "**F3**" to confirm Batch Close.

C. Printing a Batch Summary Report and Host Detail Report

1. From the PayDay Expanded menu, press "**F3**" for Reports, then "**F2**" for Batch Summary and then select the program of the desired report. Enter the required date in **mmddyy** format (press "**OK**" to print from the current, open batch, or enter the Batch# for a specific batch)
2. From the PayDay Expanded menu, press "**F3**" for Reports, then "**F3**" for Host Detail and then select the program of the desired report. Enter the required date in **mmddyy** format (press "**OK**" to print from the current, open batch, or enter the Batch# for a specific batch)
3. From the PayDay Expanded menu, press "**F3**" for Reports, then "**F4**" to reprint a receipt. Enter the Item# of the desired transaction and press "**OK**". Select the program of the item to be printed to continue.
 - a) Reprinted receipts may print zeros in the place of some data, if that data for the Item# requested has been cleared from the terminal. If this occurs, please contact Customer Service to obtain the needed information.

D. Automatic Image transmission - The terminal automatically causes images to be transmitted at the time specified by the auto upload. Please call the SPS Customer Service line if image uploads are unsuccessful.

E. Manual Image Transmission (in the case of failed automatic transmission)

1. From the PayDay Expanded menu press "**F4**" to select "Scanner". Press "**F1**" key for Upload Images and press "**F3**" to confirm. To view images prior to upload, press the "**F2**" key. Press "**F1**" to skip this step.

F. To Set the Date and Time

1. Using the Scroll Keys, locate Setup on the menu and press the corresponding "F" key to select. Enter the Manager Password and press "**OK**". Using the Scroll Keys, locate Time/Date and press the corresponding "F" key to select. Press "**F3**" to select, and then "**F1**" or "**F2**" to toggle between the date and the time. Press "**F3**" for Edit and enter the correct information, and then press "**OK**". Press the "**F4**" key when done, and the "**F2**" key to save the changes. Press the "**CANCEL**" key to return to the main menu.

PLEASE NOTE: Payday transactions are generally representative of significantly higher than normal risk, and while the billing % rate may be high, it does not compensate nor account for approving every consumer attempting to use this service. As a result, you should expect that a number of transactions may be declined, determined individually on a case by case basis surrounding each consumer that shops in your establishment. In many cases we may be utilizing a credit report to augment other of our internal databases to ensure that your customer has the capacity to repay the transactions that are contemplated, and is not seriously in debt and past due as a result of a host of other business entities or tax authorities.



Sample Receipts Express Plus 3, 6, 12

Sample 3 Month

TEST MERCHANT
1234 MAIN STREET
SAN DIEGO, CA 92111
(888) 549-9001

02/06/12 09:46 AM

PAYDAY EXPRESS

Terminal : ZXX41
Batch : 003632210
Routing : 122000247
Account : XXXXX8899
Check # : 5936
Item # : 054197423

Down Payment Amount \$ 323.75

PLUS:
Each ACH Debit \$ 323.75
of ACH Debits X 3

Total All Debits \$ 971.25

GRAND TOTAL \$ 1,295.00

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEM FAILS TO CLEAR WHEN PRESENTED TO CUSTOMER'S BANK PURSUANT TO THIS TRANSACTION.

THANK YOU!
PLEASE COME AGAIN!

www.securepaymentsystems.com
888-313-7842

Customer Copy

Sample 6 Month

TEST MERCHANT
1234 MAIN STREET
SAN DIEGO, CA 92111
(888) 549-9001

02/06/12 09:49 AM

PAYDAY EXPRESS

Terminal : ZXX98
Batch : 003631593
Routing : 122000247
Account : XXXXX8899
Check # : 1222
Item # : 054197482

Down Payment Amount \$ 362.50

PLUS:
Each ACH Debit \$ 181.25
of ACH Debits X 6

Total All Debits \$ 1,087.50

GRAND TOTAL \$ 1,450.00

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEM FAILS TO CLEAR WHEN PRESENTED TO CUSTOMER'S BANK PURSUANT TO THIS TRANSACTION.

THANK YOU!
PLEASE COME AGAIN!

www.securepaymentsystems.com
888-313-7842

Merchant Copy

Sample 12 Month

TEST MERCHANT
1234 MAIN STREET
SAN DIEGO, CA 92111
(888) 549-9001

02/06/12 09:47 AM

PAYDAY EXPRESS

Terminal : ZXX99
Batch : 003632213
Routing : 122000247
Account : XXXXX8899
Check # : 6059
Item # : 054197437

Down Payment Amount \$ 375.00

PLUS:
Each ACH Debit \$ 93.75
of ACH Debits X 12

Total All Debits \$ 1,125.00

GRAND TOTAL \$ 1,500.00

ALL ITEMS WILL BE ELECTRONICALLY PRESENTED EITHER IN THE FORM OF A CHECK IMAGE OR ACH DEBIT. THE FIRST ITEM WILL BE DEPOSITED IMMEDIATELY. SUBSEQUENT ITEMS WILL BE ELECTRONICALLY PRESENTED BEGINNING NEXT MONTH ON THE SAME DATE AS TODAY AND CONTINUE THEREAFTER EACH MONTH UNTIL PAYMENT IS RECEIVED IN FULL. CUSTOMER AGREES TO A SERVICE CHARGE OF \$25 OR THE MAXIMUM PERMITTED BY LAW TO BE DEBITED EITHER ELECTRONICALLY OR BY PAPER DRAFT IN THE EVENT ANY ITEM FAILS TO CLEAR WHEN PRESENTED TO CUSTOMER'S BANK PURSUANT TO THIS TRANSACTION.

THANK YOU!
PLEASE COME AGAIN!

www.securepaymentsystems.com
888-313-7842

Merchant Copy

Sample Finance

Sample Healthcare

Sample Purchase

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

Now you don't have to wait until you save up for a down payment or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!

Now you don't have to fund everything up front... or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!

Now you don't have to fund everything up front... or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!



Now you have the ability to defer your down payment over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...

Now you have the ability to defer your healthcare costs/ deductible over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...

Now you have the ability to defer the purchase price over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...

"IN-HOUSE FINANCING TERMS"
WE NOW OFFER
DON'T DRAIN YOUR BANK ACCOUNT!
ATTENTION CUSTOMERS

"IN-HOUSE FINANCING TERMS"
WE NOW OFFER
DON'T DRAIN YOUR BANK ACCOUNT!
ATTENTION CUSTOMERS

"IN-HOUSE FINANCING TERMS"
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DON'T DRAIN YOUR BANK ACCOUNT!
ATTENTION CUSTOMERS

**ATTENTION CUSTOMERS
DON'T DRAIN YOUR BANK ACCOUNT!**

**ATTENTION CUSTOMERS
DON'T DRAIN YOUR BANK ACCOUNT!**

**ATTENTION CUSTOMERS
DON'T DRAIN YOUR BANK ACCOUNT!**

WE NOW OFFER
"IN-HOUSE FINANCING TERMS"

WE NOW OFFER
"IN-HOUSE FINANCING TERMS"

WE NOW OFFER
"IN-HOUSE FINANCING TERMS"

Now you have the ability to defer your down payment over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...

Now you have the ability to defer your healthcare costs/ deductible over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...

Now you have the ability to defer the purchase price over 3, 6, or 12 months using only your CHECK book... without the hassle of a finance company...



Now you don't have to wait until you save up for a down payment or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!

Now you don't have to fund everything up front... or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!

Now you don't have to fund everything up front... or drain your bank account! Take advantage of this "INTEREST FREE" short term financing option... simply by using your checking account!

Ask a salesperson how to take advantage of this!

Ask the front desk personnel how to take advantage of this!

Ask a salesperson how to take advantage of this!

*Processing fee may apply. Not all individuals may qualify. Secure Payment Systems provides underwriting services.

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