



2008 Agent Incentive Commissions and Residuals Summary

BCMS AGENT PROGRAM PORTFOLIO OPTION A or B

10-07

Portfolio A will generate maximum ongoing residuals, along with upfront income.

Portfolio B will also generate ongoing residuals, and yet provide more "upfront income" if desired.

	<u>Portfolio A</u>	<u>Portfolio B</u>
<u>Upfront Income Stream</u>	100%	100%
(Over Cost. For Equipment / POS Revenue, Set Up / Application / Programming / Training, etc.)		

<u>Residual Income</u>	50 - 60%	35%
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- Ongoing Passive Residual Income Stream from all sources in your processing portfolio.
- 60% on entire Portfolio A for any month 10 accounts were approved.
- Portfolio A generates residuals from month 1.
- Portfolio B generates residuals after 6 full months processing for Bonus structure.

<u>New Account Bonus Income</u>	n / a	* Yes
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* Portfolio B Bonus Structure. (Minimum of \$100 / Maximum of \$1,000 per account.)

Merchant Accounts –

With existing statements: 6 months Bonus upfront.
Monthly residual from Nova calculator x 6 months = Bonus payout (4 and 4 pricing)

Cost Plus Accounts: Figured on the pricing and volume.
(Basis points, pennies, statements, etc.)
Monthly residual from profile x 50%. Times 6 months = Bonus payout

GoToBilling Accounts - \$250 per account.
(In addition to the upfront income from merchant and set up costs.)

** No recourse on bonuses after merchant has processed for 3 full months.

** Accounts priced below minimum levels will be reviewed on one by one basis.

Agents can select which portfolio they want an account in, when it is submitted.
We simply track 2 portfolios, and agents are compensated per schedule for each.

Any unique situations will be discussed and handled in a one off manner.

Agent Income Forecasts are available.

Gross Processing Revenue (GPR) Components

- Address Verification Service (AVS) fees
- American Express[®] monthly fee residual (if applicable)
- American Express[®] processing residual
- Authorization fees (all card types)
- Voice authorization fees
- Batch closure fees
- Batch settlement fees
- FDMS[®] Gift Card Program transaction fee
- Chargeback/retrieval fees
- Discount Fees – mid-qualified*
- Discount Fees – non-qualified*
- Discount Fees – qualified*
- Discover[®] Card processing
- JCB[®] fees
- Monthly access fee for JCB
- Monthly account fees
- Monthly Cardservice Merchant Club (CMC) fees
- Monthly customer service fees
- Monthly minimum fees
- Monthly settlement statement fees
- Debit/ATM transaction fees
- EBT fees
- Debit card monthly card fee (after six months, as stipulated by the Cardservice Merchant Application and Agreement)
- Monthly minimum fee for Diners ClubSM
- Diners Club processing residual

Note: discount fees include MasterCard[®], Visa[®], and Discover[®] credit transactions, MasterCard and Visa signature debit, Diners Club, and JCB transactions.