



CenturyTM
BUSINESS SOLUTIONS

Century Business Solutions is a registered ISO/MSP of Wells Fargo Bank.

We have created and developed a strong relationship with First Data as our acquiring partner.

The Wells Fargo logo is displayed within a red square. It consists of the words "WELLS" and "FARGO" in a bold, yellow, serif typeface, stacked vertically.

**WELLS
FARGO**



Who We Are

Century Business Solutions is a leading payment processor with unique, proprietary methods of integration; we designed our products not only to reduce your costs, but to increase your efficiency.

We Support

MasterCard

VISA



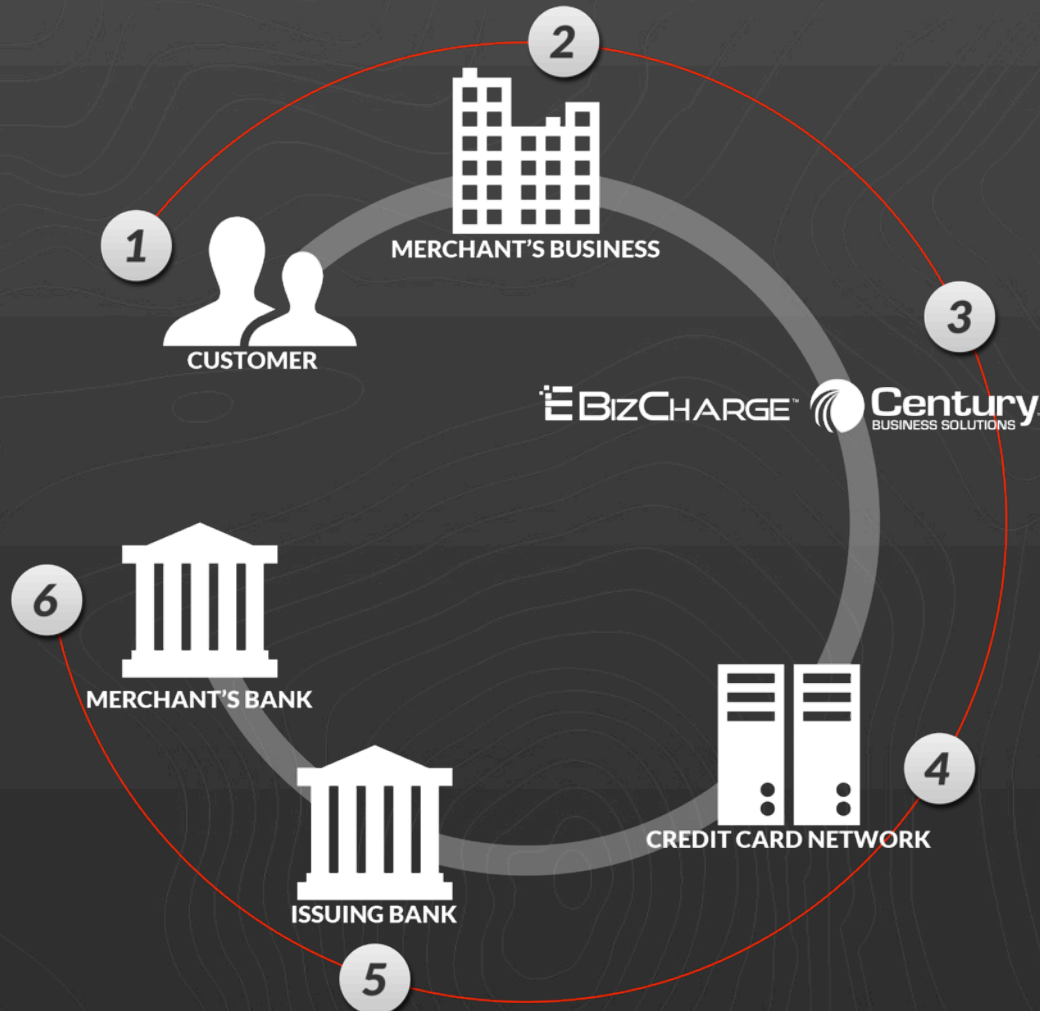
DISCOVER

What We Do

- We provide cutting-edge payment processing technologies and the highest level of service for all of our merchants nationwide.
- Our goal at Century Business Solutions is to provide you with a broad range of card-based payment solutions tailored specifically to your business.
- Our team of knowledgeable merchant consultants will assist you in identifying which payment processing options are ideal for your unique business needs.



The Credit Card Payment Process



Understanding Key Terms

- **Interchange Fees**

These are the variable fees charged by card organizations for processing transactions. Factors that affect individual interchange levels include card type, information included within a transaction, and whether the transaction came from a swiped or a keyed-in card.

- **Assessment Fees**

An assessment fee is retained by card-issuers like Visa, MasterCard, American Express, and Discover.

- **Member Bank**

A member bank has a merchant processing relationship with Visa and MasterCard. Member banks can issue merchant accounts directly to merchants.

- **Acquirer**

This is a network that processes a transaction on behalf of a merchant, e.g., First Data.

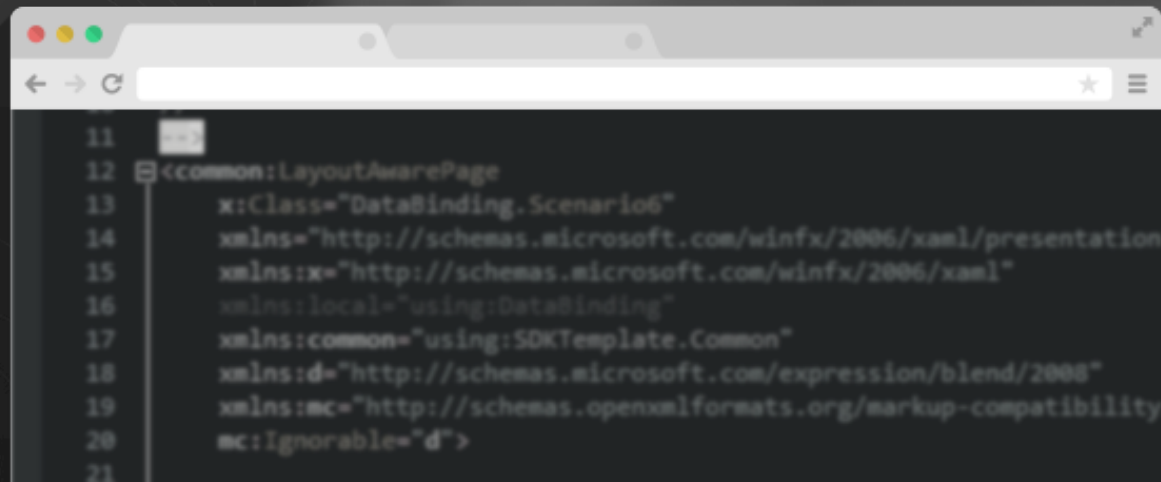
Excellent Customer Service

- Unlimited 24/7 customer service provided by our in-house support team in California. We NEVER outsource.
- We have dedicated support members that are knowledgeable in different respective solutions, so an expert will always be available to you.
- We will answer any questions you have at any time, as your satisfaction ensures our success.



Development Team

- Unlike other merchant services providers, Century Business Solutions has its own in-house software development team that keeps up with the latest Visa/MasterCard regulations.
- Our developers program payment solutions specifically to optimize the Visa and MasterCard interchange levels.



Chargeback Management

Typical Process

- A cardholder or an issuing bank files a chargeback.
- 4 to 5 days later, the merchant receives a notification of this in the mail.

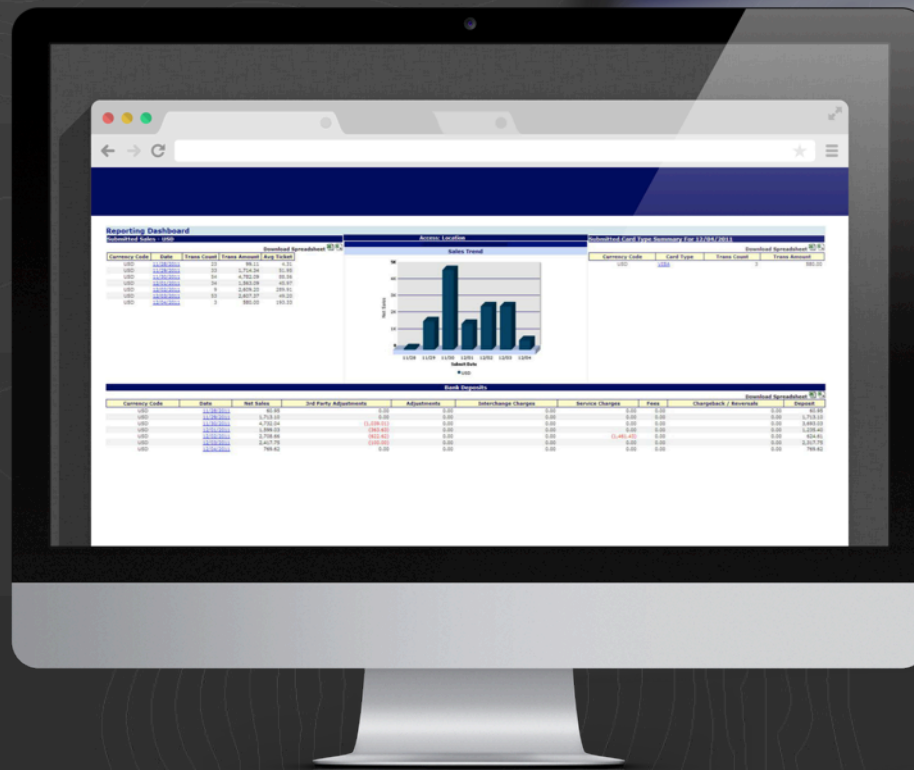


Century Business Solutions' Process

- A cardholder or an issuing bank files a chargeback.
- 24 to 48 hours later, one of our agents contacts the merchant by phone and by email.
- Our agent will address exactly how to respond, giving personalized service for each unique case.
- One of our customer service representatives will look further into the case and advise the merchant about filing a rebuttal.
- If a merchant forgets to file a rebuttal, an agent will reach out and make sure the merchant knows about this before the window to file closes.

Online Reporting

Client line reporting for funds deposited into your bank account.



Online Reporting

Day-by-day breakdown, showing the total amount deposited into your account.

Deposit Expanded Detail

Location: [redacted] Funding Date Range: 11/21/2011 to 12/05/2011

Currency Code	Checking Account Number	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Deposit
USD	[redacted]	11/22/2011	3,678.82	(7.26)	0.00	0.00	0.00	0.00	0.00	3,671.56
Total For Date	[redacted]		3,678.82	(7.26)	0.00	0.00	0.00	0.00	0.00	3,671.56
USD	[redacted]	11/23/2011	687.87	(286.18)	0.00	0.00	0.00	0.00	0.00	401.69
Total For Date	[redacted]		687.87	(286.18)	0.00	0.00	0.00	0.00	0.00	401.69
USD	[redacted]	11/24/2011	4,394.14	(11.87)	0.00	0.00	0.00	0.00	0.00	4,382.27
Total For Date	[redacted]		4,394.14	(11.87)	0.00	0.00	0.00	0.00	0.00	4,382.27
USD	[redacted]	11/26/2011	613.38	0.00	0.00	0.00	0.00	0.00	0.00	613.38
Total For Date	[redacted]		613.38	0.00	0.00	0.00	0.00	0.00	0.00	613.38
USD	[redacted]	11/29/2011	695.93	(8.42)	0.00	0.00	0.00	0.00	0.00	687.51
Total For Date	[redacted]		695.93	(8.42)	0.00	0.00	0.00	0.00	0.00	687.51
USD	[redacted]	11/30/2011	171.87	(300.00)	0.00	0.00	0.00	0.00	0.00	(128.13)
Total For Date	[redacted]		171.87	(300.00)	0.00	0.00	0.00	0.00	0.00	(128.13)
USD	[redacted]	12/01/2011	411.82	(13.83)	0.00	0.00	0.00	0.00	0.00	397.99
Total For Date	[redacted]		411.82	(13.83)	0.00	0.00	0.00	0.00	0.00	397.99
USD	[redacted]	12/02/2011	211.68	(8.90)	0.00	0.00	0.00	0.00	0.00	202.78
Total For Date	[redacted]		211.68	(8.90)	0.00	0.00	0.00	0.00	0.00	202.78
USD	[redacted]	12/03/2011	1,438.58	(4.00)	0.00	0.00	0.00	0.00	0.00	1,434.58
Total For Date	[redacted]		1,438.58	(4.00)	0.00	0.00	0.00	0.00	0.00	1,434.58
USD	[redacted]	12/04/2011	4,100.00	0.00	0.00	0.00	0.00	0.00	0.00	4,100.00
Total For Date	[redacted]		4,100.00	0.00	0.00	0.00	0.00	0.00	0.00	4,100.00
Grand Total For Currency (USD)			16,074.29	(406.16)	0.00	0.00	(1,499.73)	0.00	0.00	14,168.40

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References

Real, unsolicited letters from long-time customers.
Building long-term relationships that last!

MESSICK'S

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Fax 717-367-6662

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Abbottstown, PA 17301
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888-285-0225
Fax 717-259-6528

December 7, 2009

To whom it may Concern:

We recently switched our credit card processing to Century Business Solutions. When the credit card legislation passed last year, our old processor was unable to handle the new regulations. Century had the programs necessary to transmit the required CVV2 code, street address and zip code required by the new law. By transmitting this information, we get the best possible rates!

In addition to getting us in compliance with the new law, Century has a friendly, knowledgeable, competent staff that made the transition very easy. We pre-authorize most all of our credit card transactions. This process was a real problem for other credit card processors, but not for Century.

They also have a "virtual terminal" component of their program that allows us to view all of our transactions and pre-authorizations in real time! This is a tool I use daily. In addition, Century also offers a service whereby we can lookup issuing bank phone numbers for credit cards, the ability to generate reports of customer activity by credit card number and time period, and many other services to numerous to list here.

The Vice-President of Century, Calvin Lim, really impressed me with his extensive knowledge of the credit card laws. Other processors always gave me the "run around" or "pointed fingers" when I had problems and / or questions, but Century was always able to provide me with the correct answers in a very timely manner!

Century's team of professionals is well staffed. Their support-staff was always very courteous and prompt with any of my concerns. The programmers / developers were easy to talk with and were quickly able to diagnose and fix any of my problems. I was even assigned my own representative to call with any concerns I might have. I really liked that because I established a rapport by dealing with the same person rather than going into a call center and being assigned who ever was on call.

I would highly recommend Century Business Solutions to anyone who has to process credit cards!

Sincerely,



Byron D. Weik
Controller

No Contracts

- Most processors require a contract, locking a merchant into predetermined rates and coverage that often don't make sense for that merchant's particular business.
- With Century Business Solutions, there is *no contract required*. We are confident that we bring our merchants the highest quality of service, the best solutions, and unrivaled support. In this manner, we let our service speak for itself.



The Next Step: Your Responsibility







Live-signing procedure to ensure the protection of your privacy and confidential information.



Application for a new merchant number.



The Next Step: Our Responsibility

-  Underwriting process.
-  Installation of our systems at your convenience.
You choose your preferred date/time (no additional charge).
-  Training provided for your staff on your selected date/time (no additional charge).
-  Continuous support of your account and payment related software (no additional charge).



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