5LINX
BUILD YOUR LEGACY

Product Guide

What is Payment Solutions?

Save money on your business' credit card and debit processing with our exclusive merchant services program. We offer the same pricing to smaller merchants that are offered to the major chains and those with massive buying power. We are also happy to offer the most competitive credit card processing rate in the country along with the latest technology solutions in card processing devices.

Selling Payment Solutions:

Selling Payment Solutions is a very simple and easy process, as long as you are willing to approach businesses. To sell merchant processing, start at a local business and ask what percentage they are paying for each credit card transaction. Then offer to them the 5LINX® rates, which are the lowest in the industry, and match the rates offered by the major credit card companies. 5LINX® also offers free consulting to these businesses and, if provided the correct financials, can calculate the savings they would gain if they switched to Payment Solutions. There is no catch to this process, just the opportunity to save money.

Ask the customer…

- "How much are you paying your credit card processor for each transaction?"
- "Would you like a free quote on how much you can save by switching to Payment Solutions?"

Features and Benefits:

- Fast Authorizations
- Customized Solutions
- Experienced Sales and Support Team
- Integrated Hardware and Web Interfaces to Manage Payments
- Gift and Loyalty Cards
- PCI-DSS & PA-DSS Compliant

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- Next-Day Funding Available
- Guarantee Lowest Processing Rates
- Offer Significant Savings
- Provide Secured Transactions
- Provide Exceptional Customer Service
- Compatibility with Your Existing Point-of-Sale Software

How does it work?

Payment Solutions is a system that allows businesses to accept credit and debit card payments from customers. Businesses use a processing terminal that connects to a telephone line or an Internet connection. They swipe or input customers' credit or debit card information into this terminal, which sends the data to be verified and approved. The terminal prints copies of the receipt for the merchant to keep and for the customer to sign, unless they have opted for paperless transactions. After a given period of time the merchant will close the batch of sales by electronically sending it to the bank, and in a day or two the funds will transfer directly into the merchant's bank account.

Sign-up:

Direct you customers to the Payment Solutions page on your personal website
Click on the Start Now tab
Your customer will enter all the required fields plus a copy of their current Merchant Processing statement.
A sales specialist will reach out to your customer within 1-2 business days.
Leads can take up to a week to activate.

Contact Information:

Contact	Reason	Number
Payroc Sales	For customers looking to sign up for service	877-5LINX15 (877-554-6915)
Rep Services	5LINX Reps questions: statuses, points, bonuses, commissions	585-359-2922

FAQ:

Q: How do I apply for a new Merchant Account?
You have two options for signing up new leads. Your customers can either submit their lead through your Personal Website or can call 1-844-260-1793 to speak with a sales agent in order to get setup with the best credit card processing solution for the business.

Q: How do I find out the status of a merchant's order?
A: You can track the status of an account in your Virtual Office. However, if you are having difficulty finding out the status, you can call rep services directly at 585-359-2922

Q: What is considered a "finished deal (completed order)?"
A: When the merchant receives their terminal, equipment or reprograms existing equipment, the account is activated when they run their first transaction of $50 and batch. Important: Double check that merchants run a transaction of at minimum $50 and then batch at the end of the day. This account will not be considered active until they do so.

Q: When will I see my points?
You will see your points ONLY after the merchant has received their equipment and run their first batch of $50. If this has occurred and you still do NOT see your points, you will need to contact your 5LINX Representative Services line at 585-359-2922 for assistance.

Q: What are the business requirements that a business must meet in order to use Payment Solutions through?
A: The business must have a US address, the principal must have a SSN and be a resident of the US and a US based bank account.

Q: Is there an Early Termination Fee?
A: Yes, the cost of the termination fee is $295. This commits the business to our services as there are costs to signing up a merchant. It also benefits you as a 5LINX rep because the longer the merchant processes, the bigger the residual stream you receive will be.

Q: How do I know which terminal to order?
A: After learning the most about your business, our team will work with you to figure out the best terminal to help build your business.

Q: I see all these commercials on television about other credit card processing companies – how does Payment Solutions compare?
A:
- Partnership with internationally renowned charitable organizations at no cost to the merchant
- Transparent and honest pricing
- Dedicated trustworthy and helpful sales agents
- Mobile solutions with more flexible, lower costs
- Additional value adds through the 5LINX program
- Excellent customer support
- Easy to use, low cost equipment
- Highest quality products

Q: What type of deposit efficiency will be granted to the merchant through Payment Solutions?
A: In terms of funding, a merchant should batch out every evening by 6pm eastern and funds may be in the account the next day depending on what network the merchant is set up on. If the merchant is not approved for next day funding, traditionally funds will be in their account within 48-72 hours.

Q: What is the difference between Keyed and Swiped?
A: Keyed/Swiped: Keyed means the card number, expiration date and other information that is typed (keyed) in. This generally applies to online businesses where the physical card is not in hand or available. Swiped means the credit card is swiped through the terminal/card reader.