

ABOUT FIRST MCS

Do you want to simplify your business operations, increase revenue, or reduce expenses? First MCS merchant services include credit, debit, gift card, and check processing, working capital advances, and equipment leasing and sales.

Whether you want to begin to accept credit cards or to save time and money on your current processing, **First MCS provides payment solutions for all businesses, from large to small, located anywhere, in all industries.**

We work with restaurants, retail, lodging, professional, trade and other businesses that accept in-person, mail order, phone order, e-commerce, and wireless payments.

You have many choices for merchant services. **What sets First MCS apart is our commitment to service, reliability, and customer satisfaction.** We will:

- ◆ *Provide you the best solution for your business needs, at a competitive price, and without hidden fees.*
- ◆ *Be there 24/7 to help you during installation, conversion, or the rare situation when your equipment malfunctions.*

To schedule a free, no-obligation consultation and learn more about our cost-effective, efficient payment processing and related services, call First MCS today at (866) 673-3099 or e-mail info@firstmcs.com.

For more information about credit, debit, gift card, and check processing and working capital advances

Or

To schedule your free, no-obligation consultation

Please contact us today!



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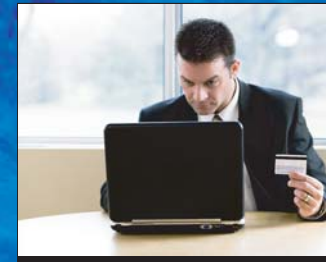
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Learn more about our services at:
www.firstmcs.com



Payment Processing
For How
YOU
Do Business



PAYMENT CARD PROCESSING

Does your business already accept credit, debit, and gift cards but you are looking for a better solution from a service provider that cares about performance, security, reliability, and ease-of-use?

First MCS analyzes the monthly fees on your **merchant statement and recommends a cost-effective, efficient alternative.**

Are you losing business because you don't accept payment cards? We have a solution for how you conduct business.

Retail: Point-of-sale terminals allow a merchant to speedily accept virtually every payment option, including debit cards, credit cards, and gift cards.

Wireless: Businesses who make sales in the field can reduce risk, improve cash flow, reduce processing costs, and increase revenue by instantly processing transactions.

Online: Merchants of every size can transact business over the Internet and offer their customers secure payment processing.

Mail or Telephone Order (MOTO): Any size mail or telephone order business can quickly and efficiently process payments without physically having the customer's credit card.

We offer low lease rates and affordable purchase options on all terminals and point-of-sale equipment.

MERCHANT ADVANCE

Do you need money for expansion, new equipment, payroll, taxes, bills, or a new acquisition? First MCS quickly provides the funds you need by turning your future credit and debit card sales into immediate cash.

Merchant Advance pays you up to \$250,000 within 72 hours. You sell a fixed amount of your future credit and debit card sales to us at a discount and receive a lump sum of working capital. As transactions are processed, we are paid back with a small, fixed percentage of your daily electronic receipts.

Merchant Advance has a 95% approval rate. Its benefits include:

- ◆ No application fees or startup fees
- ◆ No closing costs or hidden fees
- ◆ No personal guarantees or collateral
- ◆ No financial statements or tax returns
- ◆ No checks to write
- ◆ No fixed payment amount or schedule
- ◆ Loans are tax deductible
- ◆ A high credit rating is not needed
- ◆ We get paid when you get paid



CHECK PAYMENT SOLUTIONS



Does accepting customer checks increase your processing costs and risk?

Are you losing business because you don't accept checks?

Paper checks need to be verified, reconciled and physically taken to a bank for deposit, have a high degree of risk, and funds are not available for several days.

With our TeleCheck service, paper checks are scanned, verified, and converted into electronic payments at the point-of-sale. Funds are delivered directly to your bank account within two business days.

Now, accepting checks is as easy as accepting credit cards! Merchants see these results:

- ◆ Bank fees decrease
- ◆ Processing costs decrease
- ◆ Returned checks are eliminated
- ◆ Fraud is reduced
- ◆ Cash flow improves
- ◆ Sales increase