

Merchant Acquiring Program

Product Definition:

The Merchant Acquiring Program is designed to benefit Everlink's Financial Institution (F.I.) clients by ensuring strong commercial arrangements and networks between themselves, Everlink and their merchant customers. This value-added solution offers the client an additional revenue stream, at competitive rates and strong service for client customers. The Merchant Acquiring Program is very much turn-key, offering full support for terminal devices and services, boarding of merchants to the client – a complete merchant services solution.

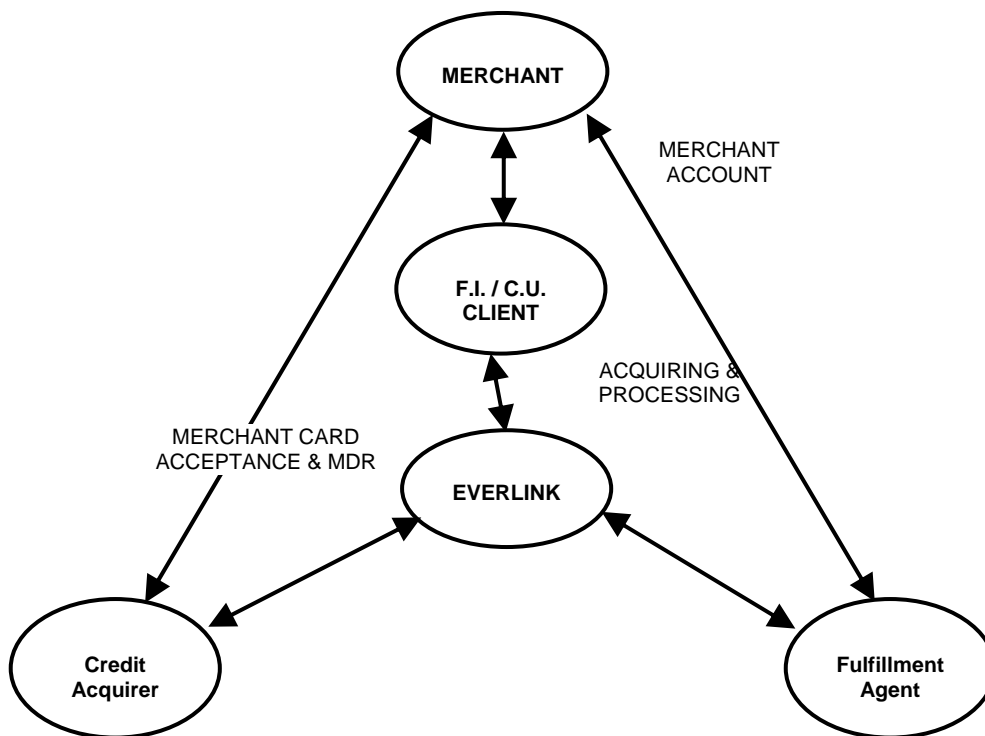
Merchant Acquiring Program Features:

- Provides an option for the F.I. to offer the acquiring services as a service provided by Everlink, OR as part of a bundle of merchant account services offered by the F.I.
- F.I. brand potentially on the merchant's terminal.
- Supports multiple acquiring networks – Debit, Visa, MC, AMEX, Discover, JCB, Diners.
- Supports additional merchant products – Loyalty, Rewards, Gift.
- Features detailed, secure transactional reporting direct to merchant and Credit Union or Bank.
- Offers Level I, II, and III 24/7 Call Centre Support.
- Provides settlement services for a wide range of debit, credit and loyalty cards.
- Delivers Merchant Flexible Close, Split Dial options, Wireless, IP & multiple terminals options.
- The F.I. deals directly with Everlink, and Everlink manages the service to the merchant.
- The F.I. will realize revenue from receipt of some portion of the acquiring residuals, as well as potentially, portions of referral fees.

- Service quality to the end merchant is managed through the SLA terms agreed to by the F.I.
- The service fee ranges may be established for the program by the F.I., as agreed to by Client and Everlink. There is a great deal of flexibility in this program.

Contract Relationships

The following diagram illustrates the contract relationships between the stakeholders. This does not necessarily reflect the service interfaces.



Supported Devices

- Techtrex S700 IPP
- Techtrex Primetrex
- Techtrex S700 (Dial/Ip/Wifi/GPRS)
- Hypercom T4210 Dial
- Hypercom T4220 IP
- Hypercom T/M4230 IP/GPRS
- Verifone 8020
- Verifone 8400/Dial/Ip/GPRS
- Hypercom 4220 Standalone and with S9 Pinpad (MFC)
- Primetrex S Dial/IP
- Techtrex Pintrex S200
- Ingenico Encrypt 150
- Ingenico Elite 770
- Ingenico Elite 510
- Keycorp K79-101
- Keycorp K79-201
- Keycorp K23
- Keycorp K23P
- Schlumberger Magic 5100
- Schlumberger Magic 9000
- VeriFone SC5000
- Verifone Omni

For further information, please contact your Strategic Account and Sales Manager.

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