



Smart *Assets*

A First Financial USA White Paper

When 1 + 1 = 3:
**Using Your Assets and Existing
Systems to Make More Money**

Contents:

Introduction.....	2	Businesses who like FFUSA.....	5
Not your Father's Card Processing World.....	2	Thriving Sales People.....	6
Understanding your own Business.....	3	We Invest In You.....	6
Real Life Examples of 1+1 = 3.....	3	Earn as You Learn.....	6
Case Studies.....	4	Life after FFUSA.....	6

By: First Financial USA, Ltd

© 2011 First Financial USA, Ltd. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. The information contained herein is provided as a courtesy and is for general informational purposes only. This article is not intended to be a complete description of all applicable rules, policies and procedures. The matters referenced are subject to change. Individual circumstances may vary. The information contained herein includes, among other things, a compilation of documents received from third parties. First Financial shall not be responsible for any inaccurate or incomplete information. Nothing contained in this presentation intended to supplement, amend or modify any applicable contract, rule or regulation.

Introduction

Smart Banking - leveraging what you have to get more. FFUSA helps you use your existing systems and assets to help you make more money.

Most people in business are specialists – they're a good chef, salesman, mechanic or doctor. But rarely are business people good at all aspects of business. So even though a business owner is very smart and talented in a specific area, it doesn't mean that they are making the most of their resources or cash flow.

For the same reason their customers, clients, and patients use their professional services and they need to use other professional service to get the most from their business as well. That's where we come in....***the cashless payments field***. Most businesses in the US already have card acceptance systems in place with revenue flowing through it. The problem is that most are out of tune – not due to the fault of the business owner, but usually due to changes in the industry that the business owner is simply unaware of. FFUSA examines how businesses are using their card acceptance systems, and finds simple tweaks that make those systems better, stronger, faster, and more beneficial or more profitable. That's Smart Banking. That's FFUSA.

Not Your Father's Card Processing World

Times have changed dramatically in the card acceptance world. It used to be that there were just a few cards to accept and the fees to the business to turn those cards to cash was very simple to understand. Not today, now there are all kinds of cards, credit cards, debit cards, personal cards, business cards and procurement cards. Some cards come with rewards like fly miles and cash rebates, while others don't. Some cards require special handling, like separating out sales tax or including a tax I.D., and some require a PIN while others don't. And, when you mix in the way that a merchant accepts a card; is it swiped through a card reader, keyed, is it online through a shopping cart and is it recurring? All of these factors blend together to formulate a fee for the service, and – there are hundreds of combinations. The challenge is to make sure businesses have the best combination to optimize income and minimize expense. That's where FFUSA comes in.

Sorting Out New Products, Services, Requirements and Regulations

New products create a lot of press, but do they drive profits to a merchants' bottom line or just cost time and money?

Between 1958 and 1974 not much changed in the card acceptance world...

What a concept, Credit cards are born!

Late 70's: Electronic Card Acceptance

Early 80's: PIN Based Debit

2009: Version 1.2.1 PCI Security Requirements

2010: Dodd – Frank, Durbin

2011: IRS

Cellular Terminals for Service Based Businesses

Gift Cards

Google Wallet

FFUSA's History of Unique Programs

In addition to the creative ways in which we serve card processing services, FFUSA has along tradition of creating unique programs for the benefit of our clients and our team.

AVS Software FREE to FFUSA Clients

FFUSA commissions a unique software patch allowing clients to use existing terminals to support the new AVS technology and save money.

1995

1999

PC Based and Web card processing programs

FFUSA developed both PC-based and web-based (virtual terminals) for merchant clients. The solution was a cost effective and very mobile solution.

The GiveBack program is born!

Allowing businesses to financially support non-profits & charitable organizations without spending a dime. Today there are over 500 organizations benefiting.

2005

2010

World famous marketing genius, Jay Abraham assists FFUSA Clients

What better way to help our clients grow and prosper than to provide them access to one of the greatest marketing minds and business building consultants alive today. Amazing stuff!

FFUSA University Opens!

Supporting our Sales team with exceptional educational programs. Graduates become the best qualified to assist merchants in finding tailored solutions.

2011

Putting it all Together: Understanding Our Own Business So We Can Better Yours

Would you rather go to a doctor that is passionate about his work and is always looking for the best ways to treat his patients or one who's just putting in his time and can't wait to get to the golf course? FFUSA is the passionate doctor who keeps up on best practices, understands all the tools available, and the best ways to treat clients.

Like medicine – there are a lot of options out there, but what's the best for you and... how do you know? Do you figure it out yourself or do you find a professional - someone good, experienced, with a good bedside manner who then asks you great questions like; "what are you looking to accomplish?" before they treat you. You trust this doctor to treat you and your family, you recommend this doctor to your friends and you rely on this doctor as someone on your "team." FFUSA fills that professional position on the business' team so that merchants can focus on what they do best.

Real Life Examples of 1 + 1 = 3

The chances that a business is paying more than they should, losing money because they are accepting cards just a little wrong or that they need modifications for better is high...Almost 100%. But how is the business supposed to know this? How are they supposed to know what they can tweak to get more profit? It would be like saying; you can get better gas mileage if you tune up your car. But you don't know the first thing about tuning up your car and really what difference would it make anyway? By doing nothing except giving FFUSA the go ahead we can find money that merchants are throwing away pocket while maintaining the same quality service they're getting now.

FFUSA does a FREE analysis and proves to a business that by using FFUSA they will get a customized solution that will better fit their needs and typically add more to their bottom line. Like the difference between, "You get what we're serving" vs. "How exactly would you like your dinner prepared." The price? Oh, it's the same or less. On the next page we'll show you real life examples.

Real Life Examples: Case Studies



Case Study 1: Dentist (sales agent's)

Volume: \$33,000

Equipment: Recently purchased new card reader and PIN pad.

Situation: Processing with major acquirer. Rates were very high.

End Result: Saved dentist about \$1,782/yr. in unnecessary fees. Removed unnecessary PIN Pad.

ACB: \$325 P: \$95 L: \$0 R: \$165/\$1,980



Case Study 3: A Golf Course w/ lease

Volume: \$3,000 - \$9,000

Equipment: Lease new card terminal with printer.

Situation: Business owner wanted to add tips, est. increase revenue \$150mo., existing terminal too old to add tips.

End Result: We found enough hidden fees from card processor to cover lease of new terminal. Business owner thrilled!

ACB: \$500 P: \$95 L: \$340 R: \$12/\$144



Case Study 2: Local Mexican Restaurant Homerun

Volume: \$50,000

Equipment: Used their existing restaurant software.

Situation: GiveBack program promotion increased their sales through customer loyalty.

End Result: Reduced expense & increased revenue to \$80,000. Local school receives Giveback revenue .

ACB: \$525 P: \$50 L: \$0 R: \$120/\$1440



Case Study 4: A Mistake @ the local Nursery.

Volume: \$12,000 - \$60,000 (seasonal)

Equipment: Used existing equipment.

Situation: Agent was so anxious to get it and simply reprogrammed existing equipment - didn't ask about equipment or gift card.

End Result: Saved merchant great money, but lost the account after the competition offered gift card and upgraded terminals.

ACB: \$250 P: \$95 L: \$0 R: \$65/\$780

Case Study 5: Carwash Software Company

Volume: \$2,000,000 - \$3,000,000

Equipment: Used existing equipment.

Situation: Software glitches with processing network resulting in high fees to merchants (carwash owners) and upset customers, since the carwash wouldn't work.

End Result: Software worked properly, saving customers and eliminating headaches. Plus, saved \$45,000/yr. in total to carwash owners.

ACB: \$200/\$40,000 P: \$90 L: \$0 R: \$16800/\$20,160

New Products and Services: Good Idea or Passing Fad?



In May, 2011 Google Inc. showed off its plans to create a digital wallet that will allow consumers with Android smartphones to pay for goods and services or receive coupons and offers by waving the device in front of a special reader at the checkout counter.

FFUSA provides merchants with the most up to date information on new technology, advice on when and how to use it, and tailor solutions just for them. Merchants can rest assured knowing that the experts in merchant services are on their side and always have their best interest in mind.

What Kind of Businesses like FFUSA?

FFUSA is received best by more experienced...or savvy business owners - the foundational middle between new business and Corporate America.

Top Targets

There are millions of businesses and they are up and down every street, strip mall and office building in America. They're regular retail businesses like restaurants, sporting goods stores, flower shops and gas stations. They are right off main street, like dentists, veterinarians, attorneys, body shops and car dealers. They're service companies like plumbers, electricians and landscapers and construction companies. There are newspapers, cable companies and phone companies. There are businesses that take cards face to face in their store, there are companies that come to your house and companies that send you a bill, and then there's the internet. They're the businesses who have "figured it out." They are solid and savvy. They recognize a "real deal" when they see it and they like FFUSA.

Targets, but...

No. FFUSA is a great choice for both new business and Corporate America. It's simply a matter of the market and decision-making process. There's considerable competition in this industry and business owners see and hear all kinds of things in marketing message and sales pitches. Those newer in business simply don't have the experience to know what's good or bad for them yet.

The other end of the spectrum is Corporate America. Corporate America operates similar to new businesses, except that the decision-makers typically don't have "skin in the game." Of course the decision-makers want what's right for their employer, but these executives are somewhat like new businesses and don't really have the experience to make the right decision. There ends up being a lot of "dart throwing". Often, they simply choose a big name an acquirer, but that doesn't mean that you're getting what's right for your business. In fact, they may not be, since that "big name" acquirer (bank) really isn't a specialist in the area of payment processing - they are good at banking (buying and selling money), but not specific products and services that can really help a business grow.

If you've never sold private yachts to billionaires before, it's a bit different than selling shoes at the mall. Same thing here... And we have a proven system that you can plug into that works. It's not really that unusual or tricky to learn... just 3 degrees from normal... and very effective. But you need to be open to learning. - John Eliason

US GOV Stats - 28 million businesses, 8.2M accept cards.

There are a lot of savvy businesses and existing businesses, that decide to accept cards every day. Associations are doing a great job of carving out ways and reasons for these existing businesses to accept cards.



The Toll Bridge is the *Opportunity* that exists between the Merchant and Acquirer (FFUSA).

16 years and nearly 10,000 clients - all that experience directed into your business.

Different services and products we offer and how agents make money....

Visa

MasterCard

AMEX

Discover

Credit

Debit

PIN Debit

Conversion Bonus

App Fees

Equipment Lease

Support Agreements

Residuals

Gift Card

Check Guarantee

Loans

..and more!

Thriving Sales People, Sales Professionals and Entrepreneurs with FFUSA...

There are a lot of opportunities available to us in America today. If you understand that; rapport and relationship is the foundation to success, you need to have the clients' best interest first, if you fill a need you can make a fortune, big growth requires massive action, you still have a few things to learn, making a lot of money is good, and that as long as you give extraordinary value we will be a great fit!

This is not a get rich quick scheme; this is a get wealthy over time plan. The more value you can provide, and like Warren Buffet, the more toll bridges you can build and maintain, the wealthier you will become.

Even though experience comes quickly, especially when you apply massive action, don't expect that you know all the "ins and outs" right away. That's why we have a whole team of people that will support you.

We Invest in You

Whether it's day one, week one or FFUSA University, we invest in you and your future. Whether you are a sales associate, sales professional or entrepreneur - if you want to take the business deep and wide to create a spectacular lifestyle and business, FFUSA is with you every step of the way.

Earn as You Learn

Your first two weeks, using an approach similar to what was described, even if we only get ½ to say yes, you'll make \$1500 - \$2000. From there you decide where to go - enter FFUSA University. As you continue to see more businesses with the above sales approach, we will continue to educate you and help you establish a marketing machine that generates a continual stream of leads for you.



Life after FFUSA

Like Warren Buffet and his Toll Bridge.... You decide how many toll bridges you want and what you're going to do with the income. Will you live off the cash flow, reinvest in more toll bridges, or take your money and invest elsewhere?

Employ thy time well, if thou meanest to gain leisure. - Benjamin Franklin