

## INTRODUCING

### PREMIER PAYMENTS LIMITED

**Premier Payments is a single-source payment service provider for credit cards and checks, offering secure electronic authorization, verification and settlement.**

- Ability to have Merchant Accounts at Multiple Banks
  - High risk merchant banks
  - Multi-card, Multi-bank, Multi-processor Capabilities
- Ability to guarantee revenue
- Check and credit card same service
  - Single-source payment systems for checks, credit cards and telephone billing
- No fees, fines or assessments
- Single MDR “All In” Pricing...no transaction fees!
- Premier Payments provides the following payment services to help businesses succeed in high-risk industries. We have a proven history of chargeback and fraud reduction, lowering chargeback rates exceeding 10 percent to less than 1 percent, and maintaining them under industry guidelines.
- Fraud protection. Lower chargeback rates. Merchant banking services. Whatever your business needs, Premier Payments has a reliable, proven solution to help you maximize revenue and minimize risk.
- Intense scrubbing
- Premier Payments provides real-time transaction evaluation and authorization using a suite of innovative and proprietary risk analysis tools.
- Provides ability for legitimate cross sell programs
- Fraud reduction of click through – affiliate programs
- 24/7 Customer Support
- Chargeback recovery services

Whatever your specific concerns are regarding non-face-to-face sales, Premier Payments has a proven, reliable solution. Whether you require protection against consumer fraud, need a customized authorization solution for your network, or if you are experiencing a high chargeback rate, Premier Payments has the answer to minimize your risk and maximize your revenue. Premier Payments can even assist high-risk business, including adult entertainment, in obtaining a merchant banking relationship.

## SECURITY IN A CHANGING WORLD

The Internet has created unprecedented accessibility to the global marketplace and a world of opportunity for entrepreneurs and innovative companies of all kinds. However, the hazards of accepting payments in this “non-face-to-face” environment are becoming increasingly burdensome for many businesses.

At Premier Payments, we provide payment services designed specifically to protect companies involved in electronic commerce from consumer fraud.

### COMPREHENSIVE, CUSTOMIZED SERVICE

- Premier Payments offers end-to-end solutions for non-face-to-face credit card and check transactions: from real-time authorization and risk management to electronic payment processing and settlement. We work with our clients to custom-fit our data collection and reporting processes to ensure they receive vital information in a timely matter.

### ACHIEVE PROFIT-RISK EQUILIBRIUM

- Premier Payments utilized state-of-the-art risk scoring for non-face-to-face sales, but our goal is not just to reduce risk. Rather, we are committed to finding the perfect balance between maximizing sales and minimizing risk. It is a fine line, and one that directly influences a company’s bottom line. We have the tools and expertise it takes to pinpoint the optimum approval-decline ration, which yields higher returns on the time and resources invested in keeping your business competitive.

Today’s advances in technology provide opportunities for innovative entrepreneurs to provide products or services around the globe without the merchant and consumer ever meeting one another. The world of electronic commerce empowers small companies to service global customers while realizing increased profits from an expanded marketplace. Unfortunately, these mail order, telephone and Internet businesses are also becoming increasingly burdened by the financial hazards associated with accepting payment information in a customer-not-present environment. These avenues for new revenue are creating the most complicated challenges in protection against consumer fraud. Companies not utilizing complex fraud detection systems jeopardize their future profitability and credit card acceptance privileges on short-lived revenue gain.

# THE PREMIER PAYMENTS DIFFERENCE

## DATABASE MANAGEMENT

- Premier Payments has been building the largest positive and negative database of consumer spending patterns in the industries we serve. All PPO's customers benefit from the information shared between all of our clients.

## CREDIT CARD & TELEPHONE BILLING

- PPO's Online System is the most technologically advanced system available for credit card authorization and settlement. This system accurately predicts the potential charge-back risk of a given transaction and prevents consumers from abusing their spending privileges. This system assists in maintaining our customers' charge-back rates within association guidelines.

Risk Management

Predictive Risk Scoring

Authorization

Settlement

Merchant Banking

Calling Card Authorization

## CHECK-DEBITING

- PPO's System has been enhanced to accommodate check-debiting as another method of payment. This addition includes verification against the TeleCheck's positive, negative, account status and ABA database plus unparalleled account verification and risk scoring algorithms. PPO has expended significant development to ensure that this payment mechanism will become a reliable alternative to credit card utilizing Risk Management, Predictive Risk Scoring, Verification, Draft Printing and Guaranteed Payment of ACH. PPO utilizes:

- Real-Time Database Technology
- Predictive Risk Scoring
- High Volume Predictive Applications
- Designed to Sustain 80 Transactions Per Second
- Capable of ¼ Second Decision Responses
- Enhanced Authorization System

## PPO's EXPERIENCE

30+ Years in the Risk Management Business

Documented History of Charged back Prevention

## SERVICE

Daily Processing

24 Hours Technical Support

24 Hours Consumer Billing Support Services

Customized, Detailed Reporting

Proactive Data Analysis

## SOLUTIONS

Single-Source payment systems for Checks, Credit Cards, and Telephone Billing

Real-Time Risk Evaluation, Authorization, and Processing

High Risk Merchant Banking

Multi-Card, Multi-Bank, Multi-Processor Capabilities

Innovative Analysis and Problem Resolution Strategies

## PROVEN SOLUTIONS FOR HIGH-RISK BUSINESS

Premier Payments provides the following payment services to help businesses succeed in high-risk industries. We have a proven history of chargeback and fraud reduction, lowering chargeback rates exceeding 10 percent to less than 1 percent, and maintaining them under industry guidelines.

### *Risk Control*

Premier Payments provides real-time transaction evaluation and authorization using a suite of innovative and proprietary risk analysis tools.

### *Database Management*

With more than 1- years of experience designing, building and maintaining relational databases, Premier Payments is well-equipped to handle all your data collection and processing needs.

### *Payment Processing*

Premier Payments is a single-source payment service provider for credit cards and checks, offering secure electronic authorization, verification and settlement.

### *Customized Reporting*

Our team of experts will work with you to make sure you get the information you need...when you want it....the way you want it.

### *Merchant Banking*

Our relationships in the credit card industry enable us to assist high-risk merchants in obtaining credit card accounts and related banking services.

### *Customer Care*

Our staff of professionals provide technical and customer support, 24 hours a day, seven days a week.

*Fraud protection. Lower chargeback rates. Merchant banking services.  
Whatever your business needs..... Premier Payments has a reliable, proven  
solution to help you maximize revenue and minimize risk*