



Contact

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Websites

<http://www.m2osw.com>

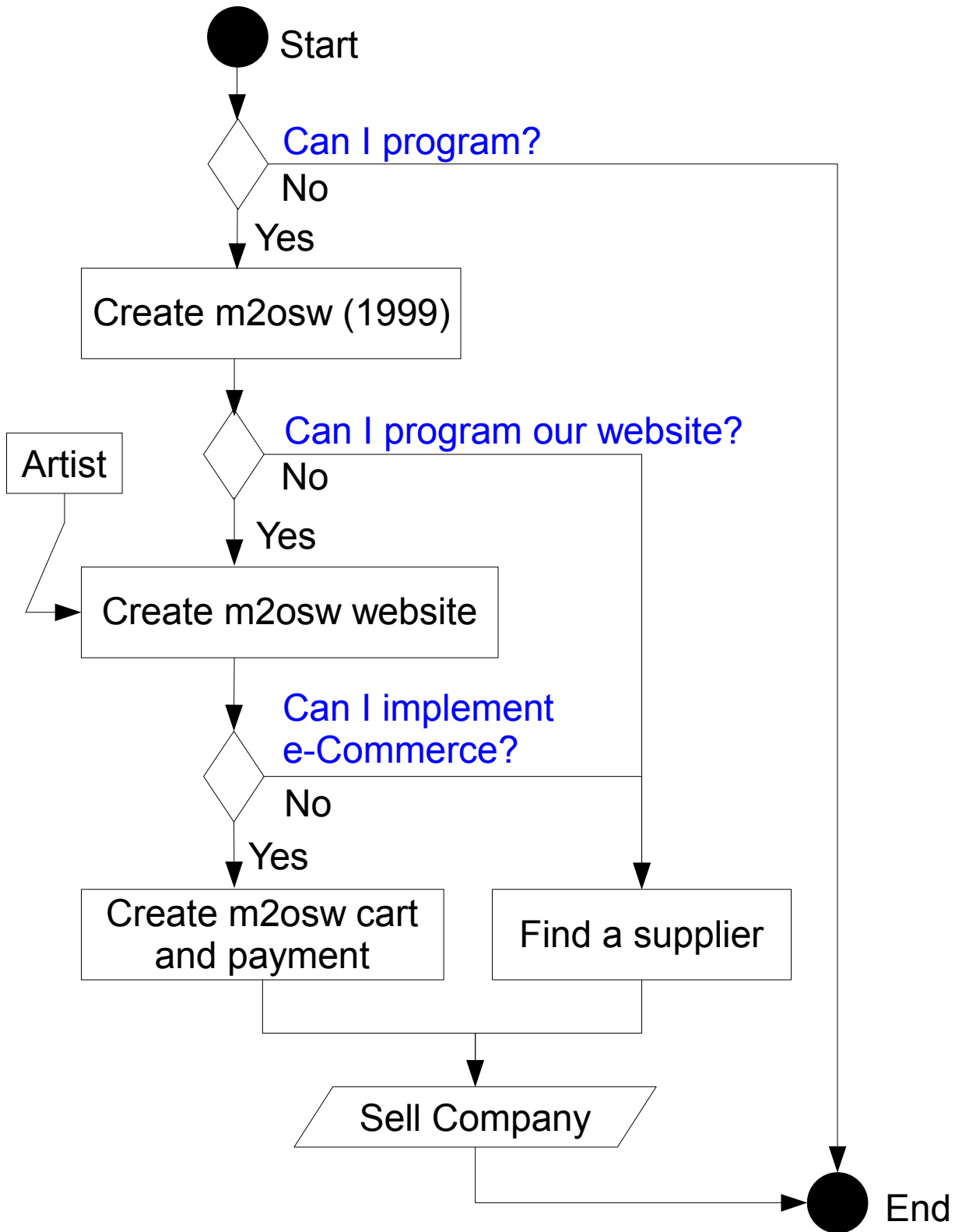
<http://www.ordermade.ws>

<http://www.turnwatcher.com>

We do software on your specifications.

Find this document online

<http://www.m2osw.com/pdf/sotware-n-credit-card.pdf>



Made to Order Software Progression

Made to Order Software is primarily a software development company.

The following are the major services and products we offer our customers:

- System Analysis
- Software Development
 - Desktop applications
 - Database systems
 - Business systems
- Website Development (HTML, Javascript, PHP)
 - See Order Made!® <http://www.ordermade.ws>
- CRM/ERP
- e-Commerce
- Programmatic Graphics

We have worked with various companies such as Volcano Corp. (medical devices), IRTI (devices for disabled), AWA-TV (real-time television broadcasting), Schilling Robotics (submarines), etc.

Since we needed to have our own e-Commerce solution and we wanted to better serve our customers, we looked into many different credit card processors to find the best adapted solution for our needs.

We found three providers:

- MLS Direct Network
- PayJunction
- Durango

MLS Direct Network is offering incredible deals. Using their services, you will end up with an account that only businesses making about \$10M can get. This is because they already process over \$2B a year, including all their existing customers.

PayJunction has the best Internet based interface, very easy to use, even for beginners. Bundled with all PayJunction accounts, you get access to a phone service at no extra charge. Plus, you can use this account for your e-Commerce website.

Durango accepts virtually all the applications (99.9%)

- *What are your rates?*

This is the most common question when talking about credit card processing. The best way to compute your rate is to look at the totals and resolve the following equation:

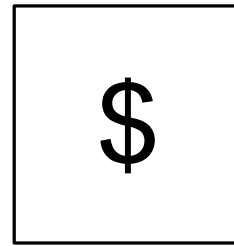
$$\text{average rate} = \frac{\text{total discount fee}}{\text{total processed}} \times 100$$

The average rate is affected by all the fees added to your account. Example of credit card fees:

- Processing fees (% and flat fee)
- Mid-Qualified and Non-Qualified fees
- Batch fees and phone charges
- Monthly statement fee
- e-Commerce fee
- Yearly statement fee
- Terminal leasing fee

When I setup an account for a customer, I guarantee the average rate based on their existing processing. In other words, I guarantee the total fee, not a per card rate (minimum processing of \$1,000 required).

Imaginary Bank FSB
1234 Smith Street
Sacramento, CA 95959



Questions: 1 800 555 1212
Support: 1 800 555 1313

Statement for the period 06/01/2008 to 06/30/2008.

Total Discounts:
Total Processed:

475.52
12,452.33

Batches:

06.01	ACH 1234567890	\$399.32
06.02	ACH 1234568891	\$552.26
06.03	ACH 1234569905	\$354.66
06.04	ACH 1234574159	\$454.96
06.05	ACH 1234584156	\$514.06
06.06	ACH 1234589861	\$396.39
06.07	ACH 1234592475	\$425.04
06.08	ACH 1234601475	\$451.85
06.09	ACH 1234655821	\$400.59
06.10	ACH 1234665742	\$370.69
06.11	ACH 1234674147	\$596.57
06.12	ACH 1234695821	\$505.36

I will be delighted to help you with all your financial processing needs. Any time you have a question, call me and I will do all I can to help you resolve any problem.

- Credit Card (Visa, Mastercard, Amex, Discover, JBC)
- Gift Cards
- ACH (Check payments)
- Check Collection (for NSF checks)
- Terminals (Credit Card, Checks)
- e-Commerce
- Credit Card subscriptions

MLS Direct Network, Inc. is a registered MSP/ISO for Chase Paymentech & Harris, N.A

National Bankcard Systems is a registered MSP for JP Morgan Chase Bank; BankcorpSouth Inc, Tupelo, MS; US Bank of Minneapolis, Minneapolis MN.

PayJunction Inc. is a registered MSP for JP Morgan; Bank of America; Wells Fargo.