



Welcome to enCards Referral Program, where our Referral Partners earn up to FIVE times the national average! Our overall company success comes from our Referral “Partner” Program where we pay our existing clients and partners simply for referring our products and services to others. We believe word of mouth is the best means of advertising. We also believe in service and price! This is why enCards has a Service and Price Guarantee attached to every client relationship. We are so sure of our “Service” that our clients are encouraged to contact the President / CEO of enCards. We are so sure of our “Pricing” that enCards will pay \$100 to any merchant that we are unable to show a savings with their current processor!

enCards Referral Program:

- **\$100** paid for any merchant NOT currently processing credit card payments
- **\$100** paid for any merchant processing \$5,000 to \$24,999 per month with MC/Visa
- **\$200** paid for any merchant processing \$25,000 to \$99,999 per month with MC/Visa
- **\$300** paid for any merchant processing \$100,000 to \$249,999 per month with MC/Visa
- **\$400** paid for any merchant processing \$250,000 to \$999,999 per month with MC/Visa
- **\$500** paid for any merchant processing in excess of \$1,000,000 per month with MC/Visa

Note: One Time Referral payments are paid upon merchant approval and after the merchant processes their first transaction with enCards. To determine the bonus amount paid with our Referral Program, merchant will submit three current monthly MC/Visa processing statements. The average of all three months determines referral amount paid. Example: merchant submits three consecutive merchant statements, month one equals \$45,000 with MC/Visa, month two equals \$65,000 with MC/Visa and month three equals \$50,000 with MC/Visa. The average of all three months is approximately \$53,000 per month. With enCards Referral Program, a One Time Referral payment will be issued in the amount of \$200 as displayed above.

Please read the second page below for enCards Service and Price Guarantee...

Thank you for your continued referrals,

Michael L. Mattos
enCards, Inc.
President / CEO
mmattos@enCards.com

September 2009 Referral Program

enCards, Inc ~ 26895 Aliso Creek Rd 287 B. ~ Aliso Viejo, CA 92656
(888)68-CARDS ~ Fax (949)861-6517 ~ www.enCards.com



To Our Loyal Customers, Partners, Cardholders and Merchants:

enCards Service and Price Guarantee

Card Issuing and Merchant Processing

As the President / CEO of enCards, Inc. I will personally insure the following Service and Price Guarantee:

- Customer Support and Service you expect!
- Competitive pricing!
- Professional and courteous services!
- Equipment at wholesale pricing!
- Timely turnaround on questions!
- Quick turnaround on applications and service repairs!
- Knowledgeable staff – best in the industry!
- **Direct Access to me...**

Card Issuing:

enCards is a Preferred Partner of VISA USA. Institutions, Businesses and Universities across the country print millions of checks representing billions of dollars. With our Card Issuing software, Institutions, Businesses and Universities can now replace these paper checks and load all financial disbursements onto reloadable Prepaid / Debit Visa Cards.

Merchant Processing:

enCards offers credit card merchant accounts, gift card applications and check services for every size business. Our experts will set up your business so you can accept credit cards, gift cards or checks. We offer merchant services that range from setting up a merchant account to helping you install software. Regardless if you have a retail storefront, an online business or sell by phone and mail-order, enCards products and services can help!

A personal thank you to each of you for your loyalty...

Successfully,

Michael L. Mattos
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