



Optimal

Payment Solutions

Overview & Referral Program



Optimal Payment Solutions

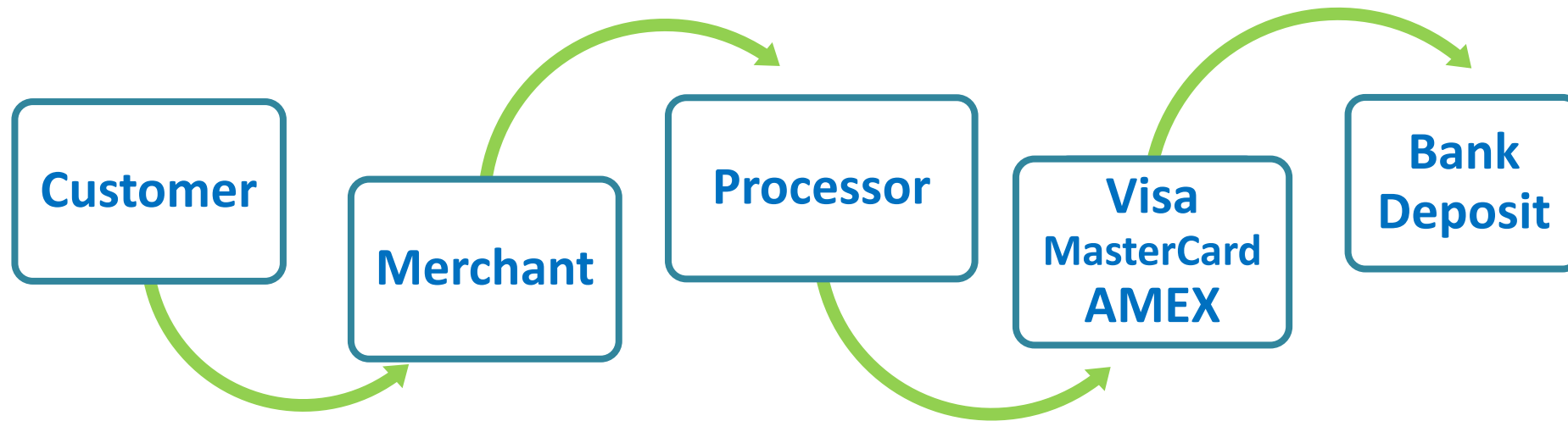


We hope that by knowing just a little more about what we do, and why it matters, you might consider referring Optimal to your friends, clients or colleagues who manage businesses or nonprofits.

Optimal serves businesses, nonprofits and municipalities by reducing the costs of receiving and processing credit card payments, and by making this process easier and more transparent. This allows them to better use their time and money to build their organizations and serve others.

Payment Processing 101

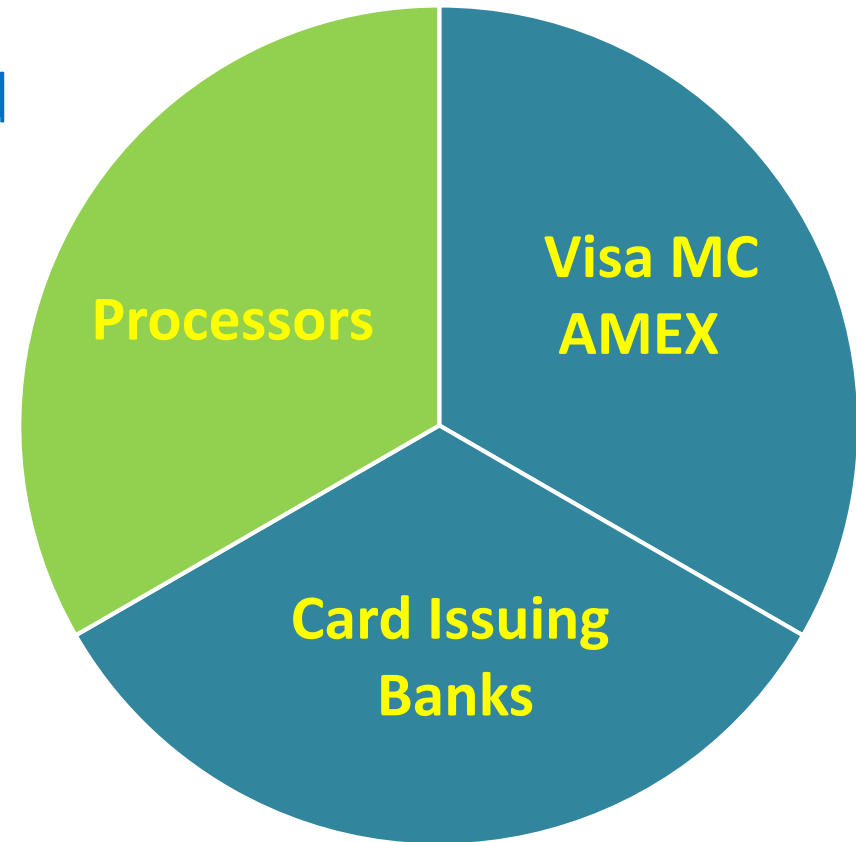
Every time an organization processes a credit card payment they pay 2-3.5% in fees. Some of these fees are negotiable, others aren't.



Several companies take a piece of the pie

Credit card companies and the banks that issue their cards, set and charge fees called “interchange rates”. These fees are not negotiable.

Payment Processors confirm funds are available and make deposits into the merchant’s bank account. Processors’ fees vary widely and can often be reduced.



Reducing Processing fees

Optimal reduces processing costs by lowering rates and using best-practices to eliminate unnecessary fees, chargebacks and downgrades.



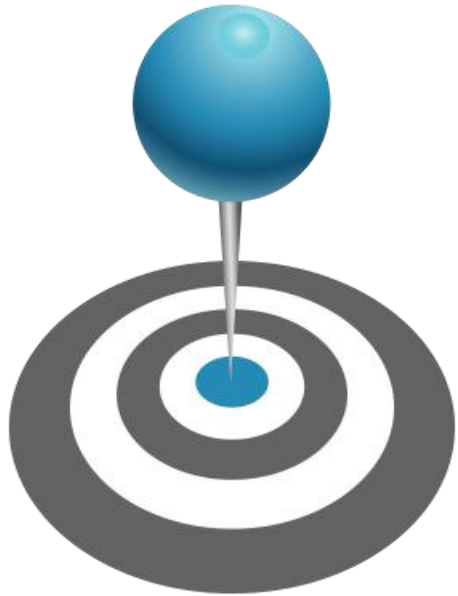
We make lowering fees easy

Optimal represents most major credit card processors and we can typically lower our clients' fees without needing to change processors. We simply become their new agents.



Reducing Credit Card fees isn't difficult

All we ask our clients for is an hour of their time to enable our team to identify potential savings and present them.



<u><i>Current Rate</i></u>	<u><i>Proposed Rate</i></u>	<u><i>Mo. Savings</i></u>
0.40% \$604.77	0.10% \$151.18	\$453.59

Interchange Optimization

Corporate card rates are expensive. Adding additional information such as a PO #, address and shipping can reduce fees on business or corporate cards by as much as 1%.

Adding detail reduces fraud risk and qualifies for lower rates. This is referred to as Interchange Optimization or Level 2 or 3 data.

ACH 

ACH (Automated Clearing House) is the banking industry's system for transferring funds from bank to bank.

ACH aka Direct Debit or Electronic Check, eliminates unnecessary credit card fees by bypassing the credit card network altogether.

ACH

Cost Comparison		
	<u>ACH</u>	<u>Credit Card</u>
1 x \$1,000 payment	\$0.30	\$25.00
1 x \$10,000 payment	\$0.30	\$250.00
10 x \$100 payments	\$3.00	\$25.00

Check Scanners

Remote Deposit Capture (RDC) quickly copies, records and deposits checks -- saving both time and money.



Software Integration



Integration with CRM and accounting software such as QuickBooks and NetSuite streamlines accounting procedures, saving time and reducing errors.

Other ways to save time and money...

- ✓ Integration with accounting and CRM software
- ✓ Security and Compliance
- ✓ Better Reporting and Analytics
- ✓ International Payments
- ✓ Free credit card readers
- ✓ Mobile and Online Payments



Optimal Referrals – Everyone Benefits

\$10,000 in new savings for an organization with a 5% pre-tax profit margin, is like adding \$200,000 in new revenues. Almost all our clients are referred to us, many by Consultants, Bookkeepers and Accounting companies. They refer us because they understand how important cashflow and net profit is to the health and valuation of a business.

Everyone Benefits

ADD VALUE to the services you provide by helping your clients reduce costs, increase their bottom line.

ADD REVENUE to your business with our residual referral compensation program (optional).

DONATIONS can be given to your favorite charity instead of receiving referral fees.

Referral Commissions

Referral fees range from 10% to 20% and are based on a percentage of revenue paid to Optimal.

Referral compensation is optional. We have a give-back program where we will donate 10 - 20% of any revenue we receive to a nonprofit of your choice.

Commissions are residual, paid monthly and are paid for the lifetime of the contract.

Referral Fees

Simple Referral - 10% of collected net revenue will be paid for a simple introduction to a potential new client regarding Optimal solutions or services.

Managed Referral - 15% of collected net revenue will be paid for arranging a meeting or call between a potential new client and Optimal, with the intent of discussing Optimal's' solutions or services.

Advisor Referral – 20% (twenty percent) of collected net revenue will be paid in special instances where Partner is engaged with client as an advisor or consultant and recommends Optimal.

Revenue Model

Optimal's revenue model is based on creating long-term residual income. We make a small piece of every transaction – $7/24/365$. All of our payment processing solutions provide ongoing monthly income. Our model is scalable and has “unlimited” earning potential.

Consider this: It would take \$2.5M in the bank @ 3% interest to earn \$7,500 in monthly income. For most people, that isn't realistic. With Optimal, any committed, competent person can do it, it is just a matter of time and effort.

Who We Are

Optimal is a trustworthy team of like-minded men and women, dedicated to helping our business, municipality and nonprofit clients have more for their mission.

We are a “cause-based” company, committed to serving those who are serving others and following the Golden Rule.

We take a professional, consultative approach, and offer an array of integrated, best-in-class payment solutions that help our clients increase net-profits and save time.

Let's Do Some Good Together!



For more information, please contact:

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