

Merchant Services Like No Other

When it comes to driving profits, the biggest hang-up for small to medium-sized businesses is undoubtedly managing cash flow.

That's where Descomm distinguishes themselves from the next merchant service provider. Where others stop short, merely providing equipment and multi-tiered online programs, Descomm develops solutions centered around your business. We help create additional revenue streams and repeat traffic through unique product offerings and support hundreds of terminals, printers and software solutions.

To our new or existing clients, the Descomm way of doing business means you'll have a merchant account partner – accessible, knowledgeable professionals dedicated to helping you grow your business. They'll be the first to tell you that personalized service with other electronic processors is few and far between!

Thinking differently is great, but behaving differently is even better

- Member service support 24/7**
- Funding in 48-72 business hours**
- Risk Underwriting**
- Leader in merchant credit card processing**
- Unique offering with no up front investment**
- Solutions tailored to your business**
- Lower rates**

To learn more about Descomm and how we can help drive profits, call toll free: **866.877.4873**

Descomm, your InAdvance funding partner, has offices throughout the U.S. to better serve you.

Northeast

Boston
Providence
Worcester
Springfield

Midwest

Dayton
Cincinnati
Columbus
Cleveland

Central

Chicago
Indianapolis
Milwaukee

Southeast

Charleston
Columbia
Raleigh
Charlotte

Southern

Nashville
Memphis
Chattanooga
Knoxville

Southwest

Austin
Houston
San Antonio
Dallas

West Coast

Phoenix
San Diego
Las Vegas

West Coast#2

San Francisco
San Jose

East Coast

Baltimore
Philadelphia
Washington DC
South Jersey

Northwest

Seattle/Tacoma
Portland



Ready to help the small business with all electronic forms of payment.

Prepaid Services • Gift Cards • Affiliate Opportunities • Electronic Check Acceptance • Wireless Processing Solutions • Credit Card Processing



For outstanding profit opportunities, call us toll free - 866.877.4873.

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Dayton, OH 45423

www.descomm.net

Profit is closer than you think

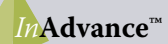


Rethinking Value.



If you've yet to make the switch in offering customers a credit card payment option, let Descomm be the one to help you with the transition. We'll sit down with you and really get to know your business. Then, we'll make honest, straightforward recommendations of the solution that can take your company to the next level: higher profits and more stability month to month!

And to give you more even more value, we put on our thinking caps and developed specific programs designed to give you a competitive edge and more cash in-hand at the end of the day:



InAdvance™ As a small-to medium-sized business, you need working capital. Descomm can approve you for funding in as little as five business days. Just show us four months of credit card statements, three trade references and leasing information, and you'll be on the fast track for additional funds for whatever the need.



Fuel™ Customers who enlist in this full-service program are sure to jump- start their growth! Members have access to view online Visa & Mastercard batch reports, as well as monthly statements. As part of this select customer program, you'll have tools to create your own website and will receive quarterly reviews on your individual service mix.



More than ever before, consumers are purchasing gift cards for their loved ones and friends! Replace paper gift certificates or punch cards with gift cards that can be activated in all your locations and is reloadable. Turn the unused value that remains on a card into profit!



Incentivize D Take advantage of additional savings by signing up through our website. We have special relationships with our vendors and are letting you in on these cost-savings!



Referr D Refer others to Descomm and receive \$25 credit when they sign up for our services.



CheckEase Descomm provides the tools you need for accurate, fast and easy electronic check processing. Our credit card-compatible payment terminal turns paper checks into electronic items automatically at the point-of-sale. Funds are automatically deposited into your bank checking account, reducing trips to the bank.



Descomm Prepaid Descomm Prepaid is quickly becoming the preferred method of payment for today's consumer market and merchants alike. For the budget conscious or credit challenged consumer, prepaid options enable your customers to spend more freely. As the merchant, you'll open new revenue streams and increase customer retention with value-added products like prepaid wireless, long distance and Prepaid Visa.

Enabling your business to accept: VISA®, MasterCard®, Discover®, American Express®, Debit Cards, Electronic Check Acceptance

