



WELCOME KIT

WELCOME

Thanks for joining the Sekure Referral Partner Team!

We've been helping businesses save money for over ten years, and we're thrilled to have you join our network of over 2,500 referral partners around the country.

As a merchant services provider, we support over 20,000 customers across North America with their payment systems and we're proud of our great reputation. Relationship-building has always been at the cornerstone of our success, which is why customer referrals account for over 30% of our business.

This Welcome Kit is designed to explain our systems and help you get started with your first commission.

Don't hesitate to reach out to your Referral Partner Support Rep at 1-800-883-7358 if you have any questions.

Good luck!



Jeff London
Director of Client Acquisition

THE SEKURE REFERRAL PARTNER PORTAL

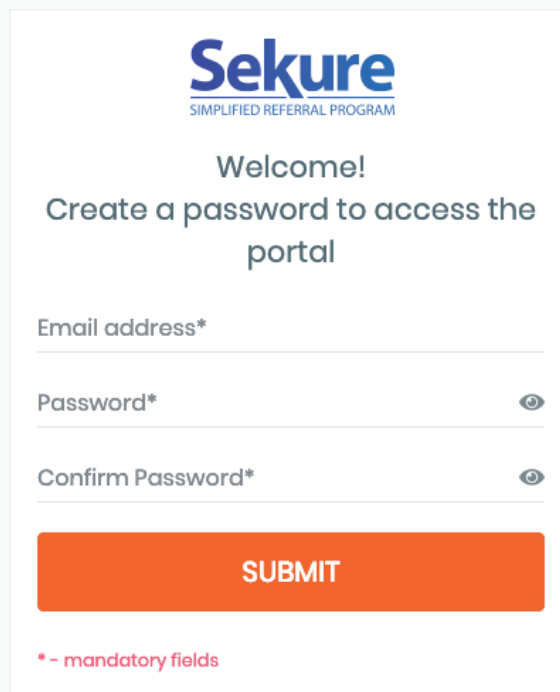
Our online Referral Partner Portal helps you manage the submission of credit card processing statements, review your commission earnings, and track outstanding payments. We want to make it easy for you to keep track of your success, even when you're out on the road.

- Your personalized dashboard that shows all your activities in real-time.
- See how much you've earned and any pending payments.
- Upload your statements and review their status.
- Access and manage from anywhere, anytime.

LOGGING INTO THE PORTAL

First time accessing the Portal

Now that you've registered, you will receive an email with your unique URL link to create your password. Your user name is always the same email you used when you registered. Use the link provided in the email to create your password and login.





The screenshot shows a web form for creating a password. At the top is the Sekure logo with the tagline 'SIMPLIFIED REFERRAL PROGRAM'. Below the logo, it says 'Welcome!' and 'Create a password to access the portal'. There are three input fields: 'Email address*', 'Password*', and 'Confirm Password*'. Each field has a small eye icon to the right, indicating a toggle for visibility. Below the fields is a large orange 'SUBMIT' button. At the bottom, there is a red asterisk followed by the text '* - mandatory fields'.

Sekure
SIMPLIFIED REFERRAL PROGRAM

Welcome!
Create a password to access the
portal

Email address*

Password* 

Confirm Password* 

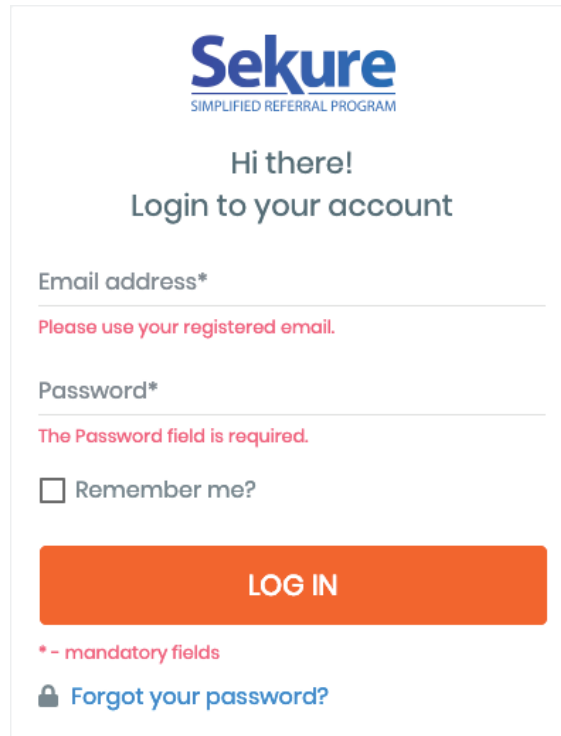
SUBMIT

* - mandatory fields

Bookmark the URL below

You can log into the portal using the following URL:

<https://partners.sekuremerchants.com/login/>

A screenshot of the Sekure login page. At the top is the Sekure logo with the tagline 'SIMPLIFIED REFERRAL PROGRAM'. Below the logo, it says 'Hi there!' and 'Login to your account'. There are two input fields: 'Email address*' and 'Password*'. The email field has a red error message 'Please use your registered email.' and the password field has a red error message 'The Password field is required.' Below these fields is a checkbox labeled 'Remember me?'. A large orange 'LOG IN' button is centered below the checkbox. At the bottom, there is a red asterisk note '* - mandatory fields' and a blue link with a lock icon labeled 'Forgot your password?'.

Sekure
SIMPLIFIED REFERRAL PROGRAM

Hi there!
Login to your account

Email address*

Please use your registered email.


Password*

The Password field is required.

☐ Remember me?

LOG IN

* - mandatory fields

 [Forgot your password?](#)

If you lose your or forget your password, you can reset it using the “Forgot your Password?” link at the bottom of box.

PORTAL OVERVIEW

A simple navigation menu can be found in the portal on the left under your name.

Dashboard - a summary of all earned commissions and payments

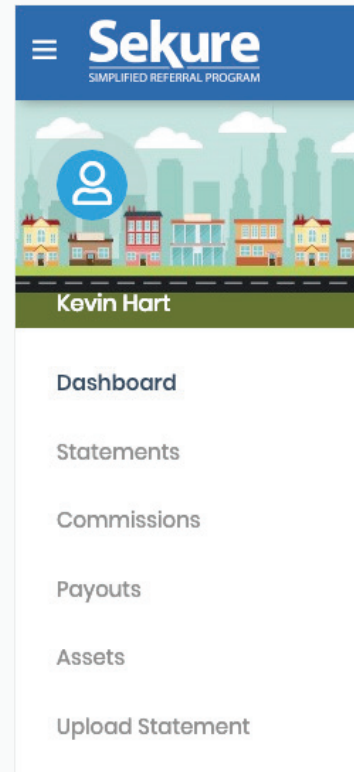
Statements - a record and status of all statements you've submitted

Commissions - a breakdown of commissions earned

Payouts - record of your earnings

Assets - Presentations and downloads to help you succeed as an Partner

Statement Upload - Submit your customer statements here



SUBMITTING YOUR FIRST STATEMENT

Use the [Upload Statement](#) button to enter the business contact information and upload their payment processing statement.

*Statements must meet the following qualifications.

- Collective volume must be a minimum of \$1,000.00.
- Must not be older than 3 months.
- Cannot be from a business on the Prohibited Merchants List (please see the full list in the [Prohibited Merchants or Product Type](#) section below)
- Must contain all pages and be legible
- Cannot be an existing client of Sekure Merchant Solutions or Sekure Merchant Solutions partners
- Cannot be from a merchant considered ineligible***

***While Sekure Merchant Solutions does everything reasonably possible to ensure each business that submits a statement receives an analysis, however rare, there are times when the businesses rates are below our cost or the business is currently working with one of our partners. For these reasons, Sekure Merchant Solutions reserves the right to refuse any submission deemed “ineligible”.

(See a sample statement analysis on page 12)

Sekure SEKURE MERCHANT SOLUTIONS, INC. My Account

Kevin Hart

Dashboard
Statements
Commissions
Payouts
Assots
Upload Statement

UPLOAD STATEMENT

Before uploading the merchant statement, please confirm the following:

- ✓ This statement has more than \$1000 in processing volume
- ✓ This statement is not more than 90 days old
- ✓ This merchant is not on the [prohibited list](#)

Statement*
Choose file Browse

Name of the business you are referring* Does the merchant currently accept credit cards?
 I don't know

Business Street Address

City State/Region Zip Code
 -- Please Select --

Enter a valid contact name and phone. Tell the business contact we will reach out to them.

First Name of Business Contact* Last Name of Business Contact

Business Email Address* Business Phone Number* Extension

Are you unsure or having trouble?
Reach out to us at partners@sekuremerchants.com or directly to your Referral Partner Support Representative.

Submit

Privacy Policy | Terms & Conditions

TRACKING COMMISSION

When you submit a statement through the Portal, a record of it will immediately appear on your Dashboard under the section titled **Statements**. Within 24 hours, the statement will be analyzed and, provided it meets the guidelines, you will see a record of it in the **Awaiting Payout** Tab. If the customer accepts the Sekure proposal, your second commission will appear...

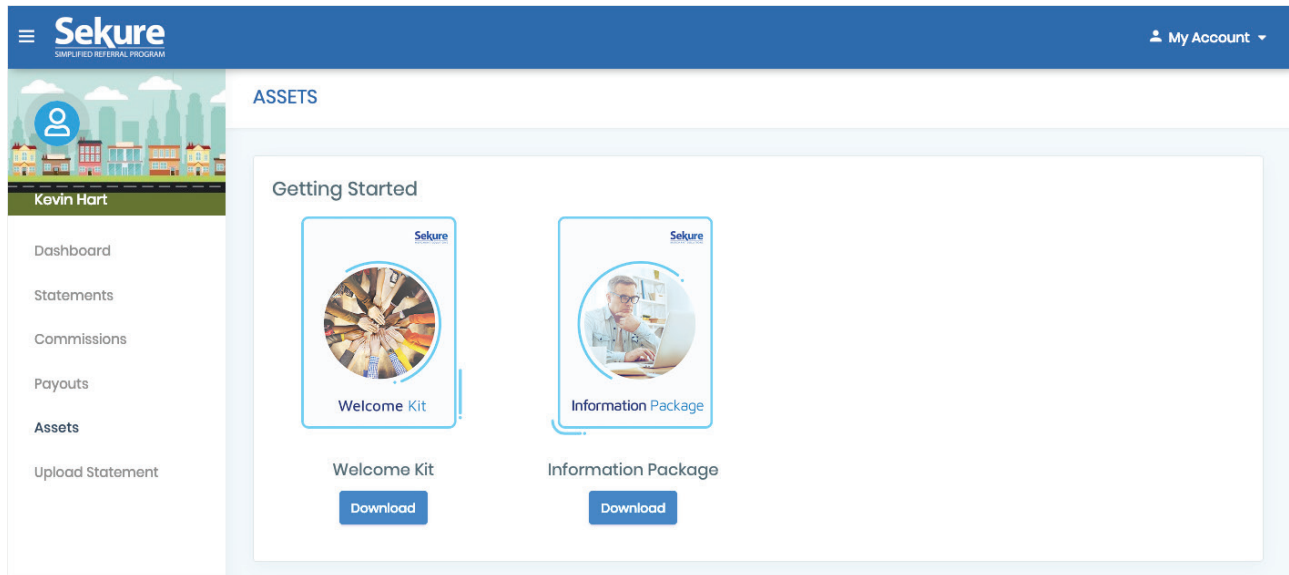
Once the payment is made, your total will be reflected under the **Payouts** Tab. Payments are made weekly.

The screenshot displays the Sekure Merchant Dashboard. The top navigation bar includes the Sekure logo and a 'My Account' dropdown. A left sidebar lists navigation options: Dashboard, Statements, Commissions, Payouts, Assets, and Upload Statement. The main content area, titled 'DASHBOARD', features four summary cards: 'Awaiting Payout' (\$400.00), 'Awaiting Approval' (\$161.00), 'Paid to Date' (\$0.00), and '4 Statements'. Below these is a section for 'Most Recent Statements' containing a table with columns for Company, Contact, Status, and Date Submitted.

Company	Contact	Status	Date Submitted
Starbucks	Rob Pike	Statement Submitted	Mar 20, 2019 04:03 PM
Manoj Shops	Manoj Bhagwat	Statement Submitted	Mar 20, 2019 08:03 AM
DC	Wonder Woman	Statement Qualified	Mar 19, 2019 04:03 PM
Marvel	Spider Man	Merchant Activated	Mar 19, 2019 04:03 PM

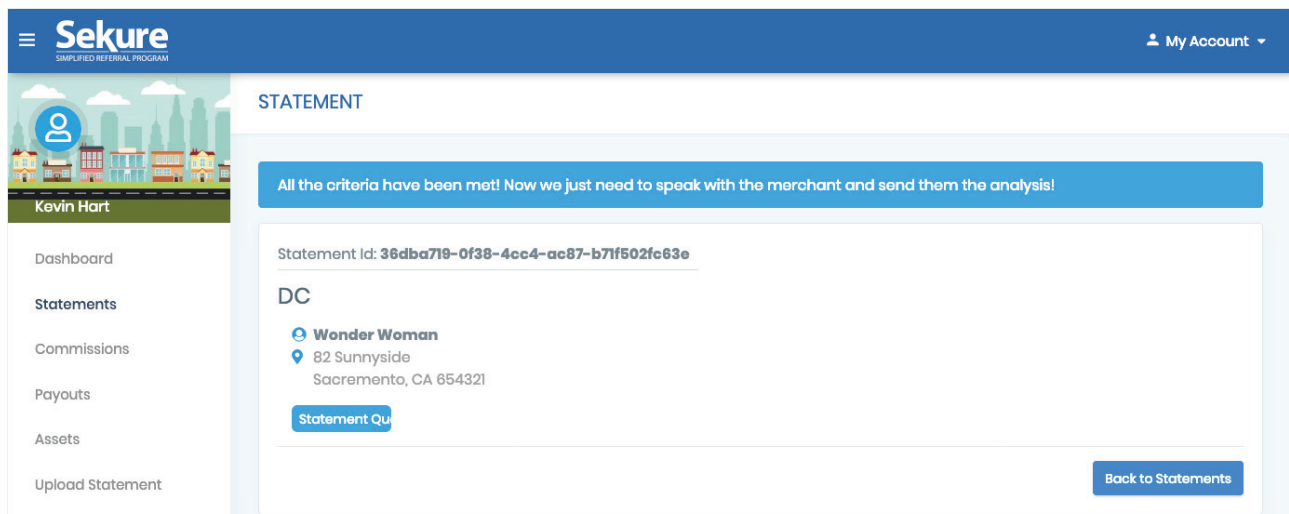
GETTING STARTED

Under **Assets** in the menu, you'll find the Welcome Kit and Information Package, along with useful handouts that can help facilitate an informative discussion with a business owner. Print them out or just reference them from your phone, laptop or tablet.



STATEMENT STATUS

You can keep track of all the statements you've submitted and their various status changes as they move through the validation process. Each statement status has a notice to keep you informed and up to date and make you aware of next steps if necessary.



REFINING YOUR PITCH

Referral Partners have told us that it's helpful to have some ideas when they first start approaching businesses, so we've developed a couple of pitch examples to help while you're still figuring out what to say.

Option 1

I work with Sekure Merchant Solutions. I'm not sure if you're aware, but there have been some recent rate increases by most credit card processing companies.

We provide a free statement analysis to show merchants how much they're being overcharged through hidden fees or rate increases.

Most business owners are surprised by how much they're overpaying. Would you be interested in having our team take a look at your statement?

I can have all the numbers analyzed and sent to you later today or first thing in the morning. It's completely free and there's no obligation whatsoever.

Trust me, it's the best 5 minutes you'll dedicate to your business all year. We'll show you a side-by-side comparison with your statement broken down, as well as what rates are available if you choose to switch.

You'll see, the difference is significant!

Option 2

If you don't mind me asking, who do you process your credit cards with?

Have you ever heard of Sekure Merchant Solutions?

They're a company I've recently partnered with. They're merchant advocates and work with over 5,000 new businesses every month.

We can analyze your current merchant account to determine if you're being overcharged for processing transactions. All you have to do is provide a copy of your monthly processing statements. Our team will send you a free analysis within 24 hours, with a side-by-side comparison which shows what you're currently being charged versus what we can offer.

So far, for every merchant I've worked with, Sekure has managed to cut their costs! Sekure also provides free equipment. And if you're using a POS software, they have a great team that will re-program it for you, free of charge!

REBUTTALS

Sometimes you get some push-back, when the customer doesn't fully understand the benefits you're offering. Here are some suggestions on how to handle them.

Who are you? / What do you do?

Sekure Merchant Solutions is a merchant service broker, with over 20,000 customers across the country. We're proud of our competitive pricing and part of our service is to provide businesses with a free analysis of their current credit card processing service. There's no obligation and most business owners who receive our analysis are blown away by the savings we can offer them. In many cases, we're able to save them 50% off what they are currently paying each month.

I'm too busy / I don't have time

Being busy is part of owning a business, but actually we do all the work for you! All we need from you is a copy of your credit card processing statement. My team completes all the analysis and I can have a side-by-side comparison back to you either later today or first thing in the morning. This is an easy way for you to review whether you're with the right processor and see if there's a chance to cut back on overheads!

Not interested / I don't want to switch

Let me quickly explain why we're different. We have a reputation for not only saving our customers money but also providing superior service. We provide free equipment and if you're using a POS software, we have a great team that will re-program it for you, free of charge. Most importantly, you don't need to decide today - I want to encourage you to take advantage of our free, no obligation analysis of your processing statement. Many of our customers are blown away by the savings we can offer them. All I need from you is a copy of your credit card processing statement and we'll provide you with an account analysis, which I can have for you later today or first thing in the morning!



REBUTTALS

I just switched

Not a problem! Now is actually the best time for a statement analysis. We can confirm that you're getting what you signed on for and whether you're getting the very best rates available for your business.

We're happy with who we're currently using

I understand completely and there are some competitors out there doing a great job. I'm not speaking negatively of the company you currently deal with. Our service starts with a simple free, no obligation analysis where we identify what you're truly paying. I guarantee that we'll be able to prove that you're paying significantly more than what we can negotiate for you. From there, you decide if you want to make any changes to how you are processing your credit card transactions!

I don't want to send out personal info

Actually there is no sensitive information printed on your statement—just your company's name and address, transaction volume, and associated fees. You're more than welcome to cross out your merchant ID, if that would make you feel more comfortable. The fees you're paying are our main focus!



SAMPLE STATEMENT ANALYSIS



New rates for:

CATEGORIES	CURRENT PROCESSOR			SEKURE MERCHANT SOLUTIONS		
	VOLUME	RATE	COST	RATE	COST	SAVINGS
Visa Credit Card Volume	\$49,736.37	1.95%	\$969.86	1.49%	\$741.07	\$228.79
MasterCard Credit Card Volume	\$29,436.22	1.95%	\$574.01	1.49%	\$438.60	\$135.41
Discover Credit Card Volume	\$0.00	1.95%	\$0.00	1.49%	\$0.00	\$0.00
Visa Check Card Volume	\$12,434.09	1.95%	\$242.46	1.49%	\$185.27	\$57.20
MasterCard Check Card Volume	\$7,359.05	1.95%	\$143.50	1.49%	\$109.65	\$33.85
Discover Check Card Volume	\$0.00	1.95%	\$0.00	1.49%	\$0.00	\$0.00
Amex Credit Card Volume	\$5,215.50	2.90%	\$151.25	1.99%	\$103.79	\$47.46
Pin Debit Volume	\$0.00		\$0.00		\$0.00	\$0.00
Visa Rewards	\$0.00	0.85%	\$0.00	0.59%	\$0.00	\$0.00
MasterCard Rewards	\$0.00	0.85%	\$0.00	0.59%	\$0.00	\$0.00
Discover Rewards	\$0.00	0.85%	\$0.00	0.59%	\$0.00	\$0.00
Visa Mid-Qualified	\$9,325.57	0.85%	\$79.27	0.59%	\$55.02	\$24.25
MasterCard Mid-Qualified	\$5,519.29	0.85%	\$46.91	0.59%	\$32.56	\$14.35
Discover Mid-Qualified	\$0.00	0.85%	\$0.00	0.59%	\$0.00	\$0.00
Visa Non-Qualified	\$66,002.57	1.75%	\$1,155.04	1.39%	\$917.44	\$237.61
MasterCard Non-Qualified	\$22,000.86	1.75%	\$385.02	1.39%	\$305.81	\$79.20
Discover Non-Qualified	\$0.00	1.75%	\$0.00	1.39%	\$0.00	\$0.00
Visa / MC Transaction Count	46	\$0.25	\$11.50	\$0.14	\$6.44	\$5.06
Discover Transaction Count	0	\$0.25	\$0.00	\$0.14	\$0.00	\$0.00
Amex Transaction Count	3	\$0.25	\$0.75	\$0.14	\$0.42	\$0.33
Check Card Transaction Count	11	\$0.25	\$2.75	\$0.14	\$1.54	\$1.21
Downgraded Transaction Count	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pin Debit Transaction Count	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Visa Network Access Fees	0	\$0.0195	\$0.00	\$0.0000	\$0.00	\$0.00
MasterCard Network Access Fees	0	\$0.0195	\$0.00	\$0.0000	\$0.00	\$0.00
Discover Network Access Fees	0	\$0.0195	\$0.00	\$0.0000	\$0.00	\$0.00
Monthly Fee	1	\$35.00	\$35.00	\$0.00	\$0.00	\$35.00
Monthly Pin Debit Access Fee	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Batch Fees	30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly FANF Fee	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

TOTALS: \$104,181.23 \$3,797.32 \$2,897.61 \$899.71

SPECIAL NOTE	SAVINGS
	Monthly: \$899.71
	Annually: \$10,796.52
	3 Years: \$32,389.56
	5 Years: \$53,982.60

This proposal is valid until January 11, 2018

This analysis is based on the statement of monthly processing provided by the merchant to Sekure for review and to identify monthly savings. In order to ensure an accurate monthly comparison, annual and other one-time fees have been excluded. Further review of additional rates is available upon receipt of additional documentation if applicable.

CONFIDENTIALITY NOTICE

This proposal and any attachments are only for the use of the intended recipient and contains information that is privileged, confidential or exempt from disclosure under applicable law. Distribution or other use of this information or attachments is prohibited.

Thank you.



HOW TO GET PAID


Option 1. Submission & activation commission

Based on collective monthly volume of all qualified* and validated** statements submitted for the same business, with a bonus upon account activation!

Collective Statement Volume	Submission / Activation
\$1,000 - \$4,999	\$100 + (\$100 upon account activation).
\$5,000 - \$14,999	\$125 + (\$125.00 upon account activation).
\$15,000 - \$29,999	\$150 + (\$150.00 upon account activation).
\$30,000 - \$49,999	\$200 + (\$200.00 upon account activation).
\$50,000+	\$250 + (\$250.00 upon account activation).

Option 2. Submission & 50% lifetime residual income





Collective Statement Volume	Submission / Residual
\$1,000 - \$4,999	\$100
\$5,000 - \$14,999	\$125
\$15,000 - \$29,999	\$150
\$30,000 - \$49,999	\$200
\$50,000+	\$250



+ 50% residual over lifetime of account
(upon account activation)

BONUSES

Monthly bonus tier

300 POINT TIER	500 POINT TIER	700 POINT TIER	1000 POINT TIER
			
3 SUBMIT STATEMENTS	5 SUBMIT STATEMENTS	7 SUBMIT STATEMENTS	10 SUBMIT STATEMENTS

[VIEW THE PRIZES](#)

Prizes change each month!

*Statements must meet the following qualifications.

- Collective volume must be a minimum of \$1,000.00.
- Must not be older than 3 months.
- Cannot be from a business on the Prohibited Merchants List (list located in the welcome kit)
- Must contain all pages and be legible
- Cannot be an existing client of Sekure Merchants Solutions or Sekure Merchants Solutions partners
- Cannot be from a merchant considered ineligible***

***While Sekure Merchant Solutions does everything reasonably possible to ensure each business that submits a statement receives an analysis, however rare, there are times when the businesses rates are below our cost or the business is currently working with one of our partners. For these reasons, Sekure Merchant Solutions reserves the right to refuse any submission deemed "ineligible".

**For a submission to be validated, the following three criteria need to be met.

- The client must understand the purpose of providing their statement(s).
- They must be expecting a call from us.
- They must be willing to discuss and review the proposal.

PROMOTIONAL FLYER

For more info on accessing this flyer talk to your support Rep.

GET UP TO 50% LOWER RATES WITH OUR FREE STATEMENT ANALYSIS



- Free Statement analysis with NO obligation whatsoever.
- Have your statement analyzed in less than 24/hrs.
- All your rates & fees identified, NO more hidden fees.
- NEW vs OLD rate comparison with detailed savings.
- Sekure Merchant Solutions analyzes over 5000 statements every single month!

GET UP TO 50% LOWER RATES

- No cost, no downtime – all new equipment comes pre-programmed and ready to plug in.
- No changes to your business or bank accounts – all deposits and transactions remain exactly the same.
- We handle cancellation with your current processor and reimburse standard cancellation fees.
- Sekure provides free terminals and covers POS switch fees for qualified merchants.
- A dedicated relationship manager will be provided to answer all your questions directly, never wait on hold again!

1. Send in your statement

2. Receive side by side comparison

3. Start saving money!



| www.sekuremerchants.com |

Referral Partner info: _____

PROHIBITED MERCHANTS OR PRODUCT TYPE

Various types of businesses and the products they sell are deemed Prohibited Merchant Types and are not eligible for any of the platforms we provide.

Below you will find a detailed list of the business/product types we cannot work with.

Adult Material & Entertainment -

Includes adult or sexually related products, services, and media. However, we can work with Gentlemen's clubs.

Business physically located outside the US / Offshore Merchants.

Cable Box Descramblers - Includes all devices or software designed to circumvent copyright protection techniques.

Charters & Tours - Excluding Day trips.

Check Cashing - Includes businesses primarily engaged in check cashing services.

Collection Agencies - Uncollectable Debt.

Counterfeit Goods - Includes "tribute items" or reproduction of original luxury goods (i.e. Gucci, Rolex, Louis Vuitton, etc.).

Credit Card Protection Services / Identity Theft - Includes all services designed to pay credit card balances due to unemployment or exigent circumstances.

Credit Repair Services - Includes all services and counseling purportedly designed to repair consumer or business credit.

Crowd Funding - (i.e. Kickstarter, GoFundMe).



PROHIBITED MERCHANTS OR PRODUCT TYPE

Cruise Lines - Includes all regional and international cruise lines, charter services, and vacation packages involving cruises.

Debt Consolidation - Includes all entities offering to consolidate Debt / Debt Relief / Credit Insurance.

Direct Marketing - Includes Catalog Businesses, Continuity, Subscriptions, Inbound & Outbound Telemarketing.

Drug Paraphernalia - Includes products generally used for the consumption or distribution of illegal substances.

Escort Services - Includes merchants with sexually oriented marketing content, offering dating, escort, and companionship services.

Gambling/ Sports Forecasting - Includes all gambling, wagering, lottery, fantasy sports, casino chips, and off-track betting activity. (Also includes Lottery Sales, Horse/Dog Racing and Skill Games).

Thanks for joining our winning team!
If you have any further questions, call your Referral Partner Support Rep directly or the Support Team at **1-800-883-7358** (9am-5pm EST)

Marijuana or Drug Sales - Includes all drugs that are illegal under any law (including Medical Marijuana, regardless of State laws).

Online Auctions - (CNP auctions) Includes penny auctions.

Payday Lending - Includes all entities primarily offering short-term loans, title loans, and cash advances.

Travel Agencies & Tour Packages - Includes all travel and tour packages, discounted travel vouchers, and coupon pro- grams.

Furniture & Mattress Stores - Includes office, commercial, and home furnishings.

