

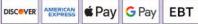
CALL TO LEARN HOW NRS PAY. **CAN HELP YOUR BUSINESS GROW!**

ACCEPTANCE OF ALL MAJOR CREDIT CARDS

VISA



















NEED CASH?***

- \$2,500-\$500K
- FAST REVIEW & APPROVAL
- FUNDS WITHIN 24-48 HRS.

FUNDING GETNRSFUNDING.COM

(833) 289-2767

E: NRSPAYSALES@NRSPLUS.COM • F: (973) 438-1387 520 BROAD STREET NEWARK, NJ 07102

nrspay.com

DEBIT, CREDIT, EBT & EWIC PROCESSING*

COMPETITIVE LOW RATES

ZERO HIDDEN FEES

NO EARLY TERMINATION FEE

NEXT BUSINESS DAY DEPOSIT

FREE EQUIPMENT (\$350 VALUE)

FREE INTEGRATION WITH NRS POS

FREE LATE BATCH FUNDING

SAME DAY / WEEKEND FUNDING AVAILABLE WITH MOST MAJOR BANKS

LIVE CUSTOMER SUPPORT



www.nrspay.com

NATIONAL SOLUTIONS



nrspay.com



VISA

VISA



A SERVICE OF NATIONAL RETAIL SOLUTIONS, INC.

A COMPLETE PROCESSING SOLUTION

Accept all major credit cards and bank ATM debit cards at the lowest cost, with NRS PAY's direct merchant services. With our state-of-the-art technology and industry affiliations, we'll design a system for you that is customized for your business' needs. Top notch service, low fees and the latest technology & equipment.

ABOUT NRS PAY

NRS PAY is a service of National Retail Solutions, a division of IDT Corporation (NYSE:IDT), headquartered in Newark NJ.

WHAT WE DO

We provide merchant services to USA based businesses, with multiple rates and options to choose from. Our highly trained staff can analyze your current statements and review your business structure, to guide you in setting up the best merchant services program for your business.

WHAT WE OFFER

NRS PAY credit card processing optionally integrates seamlessly with the National Retail Solutions point of sale system, as well as other POS systems - or can be used as a standalone product.

GET FUNDED OUICKLY

With NRS PAY, merchants can easily process all major credit cards with quick funding - same day and weekend funding where available.

INTERNET SOLUTIONS

NRS PAY provides a secure internet processing gateway for any type of business; retail, online, phone ordering or mobile. Ask us about our virtual terminal with advanced integration technologies.



\$0 MONTHLY FEE (IF PROCESSING >\$18K/MO.)

Your POS automatically tabulates dual pricing, to offer customers a discount if they pay in cash.













- **BEST LOW RATES**
- NO HIDDEN FEES
- **NO LONG-TERM COMMITMENT**
- NO EARLY TERMINATION FEE
- REE EQUIPMENT

FEATURES	NRS PAY.*	OTHER COMPANIES
MONTHLY FEE	\$10	\$20/MO.+
CREDIT CARD TERMINAL	FREE	\$350+
NRS POS INTEGRATION	FREE	\$29.95/MO.
EARLY TERMINATION FEE (ETF)	\$0 W/DEVICE RETURN	UPTO \$1,000
CARD PRESENT (SWIPE) RATE	2.49% + 10¢	2.75% + 10¢
CARD NOT PRESENT (KEYED IN) RATE	3.49% + 10¢	3.75% + 20¢
LATE BATCH (RAPID FUNDING)	FREE	\$20/MO.+
SAME DAY / WEEKEND FUNDING	YES - MOST MAJOR BANKS	NO
SPECIAL PLANTO OFFER CASH DISCOUNTS**	YES	LIMITED
UNLIMITED EBT	\$49.95/MO.	\$85/MO.

AND, MAY REQUIRE ADDITIONAL CHARGES, \$6,95/MO TERMINAL ASSURANCE OPTIONAL EQUIPMENT MUST BE RETURNED IN UNDAMAGED WORKING BANCORP MINNEAPOLIS, MN, AND A REGISTERED ISO OF WELLS FARGO BANK, N.A.

Learn how NRS PAY can help you process Credit, Debit, eWIC and EBT transactions at the lowest costs.

JOIN THOUSANDS OF MERCHANTS NATIONWIDE WHO ENJOY CARD PROCESSING THAT SEAMLESSLY INTEGRATES WITH

"THE WORLD'S GREATEST POS" NRS POINT OF SALE SYSTEM



FOR DEMONSTRATION ONLY **ACTUAL COMPONENT MODELS**